The Outlook

Vol. 73 February 21, 1903 No. 8

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The Outlook is a Weekly Newspaper and an Illustrated Monthly Magazine in one. It is published every Saturday—fifty-two issues a year. The first issue in each month is an Illustrated Magazine Number, containing about twice as many pages as the regular weekly issue, and many pictures.

Price.—The subscription price is Three Dollars a year, payable in advance. Ten cents a copy.

Postage is Prepaid by the publishers for all subscriptions in the United States, Hawaiian Islands, Philippine Islands, Guam, Porto Rico, Tutuila Samoa, Canada, and Mexico. For all other countries in the Postal Union add $1.56 for postage.

Change of Address.—When a change of address is ordered, both the new and the old address must be given. The notice should be sent one week before the change is to take effect.

Discontinuances.—If a subscriber wishes his copy of the paper discontinued at the expiration of his subscription, notice to that effect should be sent. Otherwise it is assumed that a continuance of the subscription is desired.

How to Remit.—Remittances should be sent by Draft on New York, Express-Order, or Money-Order, payable to order of THE OUTLOOK COMPANY. Cash should be sent in Registered Letter.

Letters should be addressed:

THE OUTLOOK COMPANY

287 Fourth Avenue, New York

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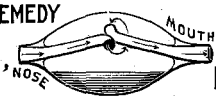

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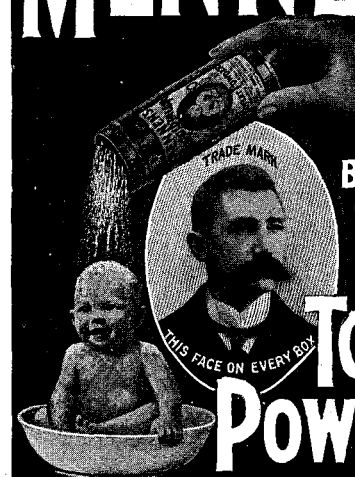

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The Outlook

Published Weekly

Vol. 73 February 21, 1903 No. 8

The New Publicity Law

Last week, without debate in the Senate and with but a short debate in the House, both branches of Congress accepted the Nelson publicity amendment to the Department of Commerce Bill, and the House of Representatives, with but an hour's debate, accepted the Elkins Anti-Rebate Bill, which had previously passed the Senate, and both measures were enacted into law. Unless the Senate accepts the Littlefield bill, which passed the House unanimously week before last, the anti-trust legislation of the session is completed. Senators Hoar and McComas, of the Senate Judiciary Committee, have been standing with the Democrats in favor of reporting the Littlefield bill to the Senate, but the other Republican members of the Committee have thus far successfully opposed this action. The impression is almost universal in Congress that the Littlefield bill is a more radical anti-trust measure than the Senate can be forced to accept—at least at this session. Of the three bills which have been adopted by Congress in carrying out Attorney-General Knox's anti-trust programme—the bill expediting trust cases before the courts, and the bills passed last week to secure publicity and prevent rebates—the publicity amendment is the only one which is reported to have aroused serious antagonism on the part of the trusts, and its provisions have naturally awakened the greatest popular interest. It creates within the Department of Commerce a Bureau of Corporations whose Commissioner shall have power, under the direction of the Secretary, to make "diligent investigation" into the management of corporations engaged in inter-State or foreign commerce, except railroads, and to report to the President the information so secured, and make public "as much thereof as the President may direct." In the House Mr. Littlefield and nine Democrats refused to vote for this provision, on the ground that the publicity provided was too limited to prove effective. They particularly objected to the fact that no exposure of trust excesses could take place except through the co-operation of three officials, some one of whom might prove lukewarm in the publication of things which the trusts desired to keep secret.

❀

The New Anti-Rebate Law

The Elkins Act forbids railroads to grant freight rates below published schedules, and makes the corporations themselves punishable for offenses against its provisions. Heretofore, under the court decisions, it has been necessary to prove, not only that published rates had been departed from, but also that a greater rebate had been granted to one shipper than another, and only the agent granting the discriminating rebate was punishable. By the Elkins bill the offending railroad agent is exempted from the criminal prosecution to which the amended Inter-State Commerce Law has rendered him liable, in the expectation that this exemption will make successful prosecutions less difficult. When the bill came before the House, the Democrats wished to substitute for the Elkins bill the Littlefield bill, which it had passed the week before, and thus force the more aggressive measure upon the Senate for consideration. The Republicans blocked this procedure by adopting a rule forbidding amendments to be offered. Mr. Littlefield was unable to secure from the Republicans the opportunity to criticise the Elkins bill, and when given a moment out of the time allotted to the Democratic leader, he pointed out that only "willful" offenses could be punished under the terms of the Act. Six Democrats voted against the

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Elkins bill, and Mr. Littlefield refrained from voting. The chief points as to which the Littlefield bill is more radical than the measures just enacted into law are that it stipulates the subjects upon which corporations engaged in inter-State commerce must submit returns, and that it denies to manufacturing corporations the right to use the facilities of inter-State commerce if they received rebates or discriminated in prices in any locality in order to crush competition. This last provision forms the one part of Attorney-General Knox's anti-trust programme which has not in some form been enacted into law.

❀

What More Can Be Done

Under the Constitution, as interpreted by the Supreme Court of the United States, Congress, under the clause giving it control of inter-State commerce, has only limited powers over corporations not specifically engaged in the carrying trade. Whether it can *indirectly* supervise manufacturing corporations is a question on which the Supreme Court has rendered no authoritative decision. Mr. Littlefield and Attorney-General Knox think it can. Congress has heretofore provided that railroads shall be subject to supervision by the Inter-State Commerce Commission, and it now provides that all other corporations engaged in inter-State commerce shall be subject to supervision by the newly created Bureau of Corporations, but it has provided no regulations for other corporations. If this legislation proves inadequate to prevent monopolistic control over necessary articles of public comfort and convenience—and we very seriously doubt its adequacy—the people will demand further legislation along more radical lines. Three such lines are possible. One is that of the Littlefield bill, carrying out the suggestion of Attorney-General Knox, prohibiting the instruments of inter-State commerce from carrying articles in the manufacture or sale of which a monopoly is attempted by unfair endeavors to destroy competition. The second is the plan suggested by Professor Jenks in The Outlook—the levying of a small tax on the net profits of all manufacturing corporations, the levy of which would give the Federal Government a right to examine their books, and if necessary their officials under oath, for the purpose of ascertaining what those profits are, and thus would involve a *quasi* publicity of their affairs. The third plan is a Federal tax on all manufacturing corporations acting under a State charter, the effect of which would be, as was proved by the history of banking in this country, to drive the larger corporations to seek a Federal charter, and thus to bring them directly under Federal supervision. All that can be said respecting the legislation enacted at this Congress is that Congress has, with substantial unanimity, recognized the necessity for some anti-trust action by the Federal Government, and so opened the way to more effective action if the development of events shall prove it necessary. The Outlook thinks it is very clear that such action is Constitutional and possible, in one or all of the above ways, if it shall prove to be desirable.

❀

The Aldrich Currency Expansion Plan

The prospects of the Fowler bill to expand the currency by unsecured bank notes become steadily fainter, but Senator Aldrich, of Rhode Island, last week introduced a more conservative bill to accomplish the same end, which may be adopted before the session ends. It proposes to allow Government funds to be deposited with banks on the security of State, city, and railroad bonds, thus releasing the Government bonds now used for this purpose and permitting them to be used as the basis for further bank-note circulation. The bill also proposes to permit the bonds issued for the construction of the Panama Canal to be used as a basis for bank-note circulation. The latter bonds are of course to be issued upon the faith of our National Government, like other Government bonds now outstanding, and therefore may as safely be used as a basis for bank-note circulation. In order to prevent unsafe railroad bonds from being accepted as security for Government deposits, the Aldrich bill stipulates that they must be the first-mortgage bonds of roads which have paid at least four per cent. dividends regularly for a decade. The best feature of the bill—and the one counted upon to prevent Democratic opposition—is that it

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stipulates that the Secretary of the Treasury shall require at least one and a half per cent. interest on the public funds hereafter deposited with the banks. This provision will not only yield a revenue to the Government and lessen the danger of corrupting relationship between the depository banks and the Government, but also will permit a slight element of elasticity in the currency, since the Secretary of the Treasury may fix the rate of interest for Government deposits high enough to keep the banks from demanding all the available treasury surplus save in times of crisis.

❀

The Alaskan Treaty Ratified

International good feeling and courtesy carried the day in the Senate last week, and the Alaskan boundary treaty was ratified with but few protests against it, and none of the predicted filibustering. The treaty provides that the questions in dispute shall be submitted to a Commission of six jurists—three to be appointed by this country and three by Great Britain. There is no provision for an umpire acceptable to both sides, as in an ordinary board of arbitration, but a decision unfair to either side is even more surely avoided by the provision that no award is binding unless agreed to by four of the six judges. There is every reason to believe that an agreement can be speedily reached despite this provision, for while the controversy is quite heated in the sections immediately affected—the northwestern part of the United States and Canada—hardly more than one of the Commissioners appointed by either of the two great nations is likely to be selected from the heated sections. The other Commissioners, both of Great Britain and of our own country, will approach this subject in a genuinely impartial spirit and with a strong desire to reach a fair solution. The objection urged in some parts of this country, that we could not consent to any form of arbitration because we were so entirely in the right, was almost as unreasonable as it was discourteous toward our Northern neighbors. There are, indeed, some questions which nations should not arbitrate, but they are questions of principle rather than questions of material interests. Questions of the latter sort, presented in good faith by an honorable neighbor, should always be submitted to impartial arbitration, and the surer we are that we are in the right, the less reason have we to object to a fair hearing of both sides and a decision free from prejudice.

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The Standard Oil Telegrams

It is not generally the habit of Senator Quay in his game of politics to let the people know what he is really after. It is therefore probably safe to assume that in using the Statehood Bill to block the way to other legislation, his interest was only secondarily in that bill, primarily in something else; and the surmise is not unreasonable—though it is only surmise—that this something else was the anti-trust legislation, to which we may be perfectly sure such a servant of corporate interests as Mr. Quay would be unalterably opposed. They whose works are evil love darkness better than light, and the opposition to publicity comes chiefly, not from those corporations whose operations are such that they have no ground to object to the public knowing about them, but from those who depend on political partnerships and legislative favors, of which, from their point of view, the less said the better. The successful prohibition of legislative activity in the Senate has prevented the Senatorial consideration of the Littlefield Anti-Trust Bill, unanimously passed by the House, and might have prevented any anti-trust legislation at this session of Congress had it not been for the generally credited newspaper reports that representatives of the Standard Oil Company had telegraphed to United States Senators protests against any anti-trust legislation. Whether such telegrams were sent we do not know; the report appears, however, to be well authenticated; the Standard Oil Company officials refuse either to admit or deny the report, and the Senatorial denials have been ambiguous and inconclusive. That any of these telegrams, if such were sent, were signed by Mr. Rockefeller's name we think is highly improbable; for Mr. Rockefeller is not without experience in legislative matters, and must have known that, if the telegram or its substance were made public, the fact would injure his cause more than the message could aid it. But Mr. Rockefeller

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has a perfect right to telegraph a Senator his opinion concerning any legislation before Congress. There is no reason why any constituent should not write or telegraph to his Senator or Representative urging particular action on a pending bill, provided his message is the expression of his judgment respecting the relation of the bill to public interests, and is accompanied by a statement of reasons for or against the bill. There is very good reason why a constituent should not write or telegraph what can be construed into an order to his Senator or Representative, or what is simply a personal request for specific action, not on public grounds, but as a matter of personal favor. It is so generally believed that the Standard Oil Company has not scrupled to use legislative influence for its own ends that the public is naturally ready to accept the report that it has done so in the present case. If the report was erroneous, it would have been wise for the officers of the Standard Oil Company to have given it an explicit denial.

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The Settlement of the Venezuelan Question

All nations and parties concerned are to be congratulated upon the amicable arrangement finally reached. The protocols have been signed, the blockade has been raised, and commissions (not arbitration boards) will be appointed to consider and compute the various claims. The preliminary immediate cash payments have been fixed at $27,500 to each of the three allies—Great Britain, Germany, and Italy—while Germany will also receive the sum of $320,000 in five monthly payments. As we understand it, these payments are to cover claims already recognized by the Venezuelan Government, not in dispute, and already computed. The yielding to Germany's special demand in this direction was probably good policy on the part of Venezuela, and necessary to the reaching of a conclusion; the comment has been widely made that Germany's rigor in applying force at the outset and in demanding a larger money payment than the other allies will probably in the end result in a loss of trade to Germany in Venezuela largely exceeding the amount Germany now receives, owing to the exasperation of native sentiment in Venezuelan ports of commerce. It is to be recorded, however, that all the allies materially reduced their demands for cash from their first figures. Mr. Bowen has shown great energy and resource in presenting Venezuela's position and advocating her claims. The commissions to consider the claims are to consist in each case of one representative of Venezuela and one of the country making the claim, and in case of a failure to agree President Roosevelt is asked to appoint an "umpire" or referee. It does not seem that such action on his part is at all open to the objections brought with considerable force against his acting as sole arbitrator between Venezuela and the allies; the mixed commissions now proposed will not, to any great extent, discuss principles of international law, but will examine and audit the claims. It is worth while to note that the European papers are commenting on the result of the negotiations as a great political success for the United States and the Monroe Doctrine—a result not always pleasantly received by them. Thus, the "Allgemeine Zeitung," of Vienna, says: "Europe was united on only one point—namely, her desire not to arouse the antipathy of Americans."

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No Hostility to the United States Involved

Although what will be known as the Venezuelan affair has not been unattended by friction and at times by some anxiety, it has been a conspicuous illustration of the fact that nations can deal together in very critical situations with very delicate matters as rational individuals can deal together in the settlement of their differences. In this case there has been at all times, apparently, a complete understanding between our Government and the Governments of England and Germany. Before the demonstration was made the two foreign Governments had explained in detail what they proposed to do. There never was the slightest apprehension in any responsible quarter that Germany had any other intention in Venezuela than that which she had fully disclosed to our Government. Some irritation was caused by the feeling that German methods were unnecessarily severe; and that, in view of the endeavor to settle the differences on a peaceful basis, the action

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of the German commanders was calculated to introduce new elements of confusion into the situation. There was good ground for that irritation; but there was never any doubt of the sincerity of the German Government in its full disclosure of its purposes. Nor has there been any expression which could be taken as significant of a general unfriendly feeling towards Germany. The momentary irritation over German methods did not arise from any feeling of animosity towards Germany. From the beginning the purpose of the English Government has been unmistakable. It has never for a moment intended to do anything which should be in the nature of a surprise to our Government, or which could by any possibility be considered as lacking in friendliness to the Nation. If the English Ministry made a mistake in co-operating with Germany in this transaction, it has taken very good care to make it perfectly understood that under no circumstances was it taking a hostile attitude to this country. Despite the momentary irritation incidental to almost all such transactions, the settlement of the Venezuela affair is a chapter in the new relations of nation to nation of the greatest and most beneficent significance.

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Macedonia Last week the Redifs, or Turkish army militia, were ordered to join the colors. According to official statements, these troops are intended to replace the battalions called out to quell the Macedonian outbreak last autumn. It is significant, however, that no orders have been promulgated to withdraw any troops in Macedonia. The concentration of Turkish soldiery there, particularly on the Bulgarian frontier, is the reason for the rumored mobilization of the Bulgarian army and for warnings by Austria and Russia to all reserves to be in readiness. There is adequate cause for all legitimate endeavor to free Macedonia from the rule of the Turk, if for no other reason than that of crushing taxation; in some cases the tithes amount to more than the whole value of the crops, which have been burned by the unhappy people. This and other oppressions are in glaring contrast to the comparative freedom and opportunity enjoyed by the Bulgarians across the border. If the ambition to free an enslaved people is a good one, the methods used by the Bulgarians have been infamous. The patriot-brigands who make up the Bulgarian Macedonian Committee, after years of blackmail, intimidation, kidnapping, and murder, have attacked Turkish troops in order to provoke atrocities which should arouse Europe. It is evident that Abdul Hamid does not propose to be despoiled of his province without the stern protest which his million soldiers can make against the combined forces of Bulgaria and Servia, reinforced by what Russia and Austria can spare. If a war should come, it will probably provoke less sympathy than at any time since the last Balkan conflict (1877). It is true that the Sultan has further blackened his record by the Armenian atrocities, and that he should have long since been expelled from Europe; but it is also true that the would-be liberators of Macedonia were the abductors of Miss Stone, the American missionary, and that the great Power which plays an increasingly preponderant role in the Balkans is the one which, repudiating the promises of a century, reduces its province of Finland to vassalage.

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The Mine Workers' Final Plea Public interest in the coal strike hearings, which had sensibly waned during the preceding fortnight, rose to its highest level last week, when the attorneys for the two sides summed up their respective cases. On the side of the miners the addresses of Mr. Henry D. Lloyd and Mr. Clarence Darrow were both remarkable for brilliancy of style—Mr. Darrow's speech sometimes losing in convincing force by reason of the excess of keen satire. The review of the history of the strike and the argument for higher wages and shorter hours need not be summarized. Suffice it to say that the miners' attorneys contended that the wage statements presented by most of the companies had been proven worthless; that the wages paid by the Reading Company, after deducting the cost of miners' supplies (oil, smithing, etc.), averaged only $333 in 1901; that over five in every thousand of the miners are killed every year; and that the violence of the miners during the strike had been grossly exaggerated by the mine-owners' representa-

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tives—only two deaths, instead of twenty-one as charged before the President, having resulted from a six months' strike of 147,000 workers. The legal use of the boycott was justified as a strike weapon—Mr. Lloyd contending that the union could not protect strike-breakers from the obloquy which from the time of our own Revolution had fallen upon those willing to paralyze the struggles of their fellows for the elevation of their class. It was not against non-unionists, he claimed, that these boycotts were directed, but only against strike-breakers. The mine workers of America, he claimed, had never gone on strike against the employment of non-union men. A labor monopoly, he suggested, could be avoided by an award stipulating that non-union men should continue to be employed alongside of union men. All this served to introduce the cardinal demand of the union's attorneys—a trade agreement between employers and employed to cover the anthracite regions, as a similar agreement already covers the greater part of the bituminous field. Mr. Lloyd referred to the agreement just reached in the bituminous field, and declared that for six years these agreements had secured industrial peace and better conditions for employers as well as employed. "The testimony of the employers," he declared, "is practically unanimous that strikes have been stopped, discipline has been restored among the men, and equality of competition given to the masters. The unions have been faithful in keeping their contracts, and moderate in their demands. A better class of leaders is pushing to the front. . . . The strikes [in the anthracite field] since 1900 we claim as part of our case for the recognition of the union. The anthracite miners are willing to be disciplined by a power which exists by the joint agreement of the operators and themselves. They are not willing to be disciplined by the operators alone."

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President Baer's Final Offer

The case for the operators was presented with equal effectiveness by President Baer, of the Reading. Here again we cannot summarize the general argument based upon the history of the strike, the responsibility of the union for violence, the liberality of present wages, and the necessity of preserving the principle that the companies "have a right to employ any honest man, without discrimination as to religion, nationality, or membership in a labor organization." Upon these points it is sufficient to note that President Baer referred to resolution number 35 of the Anthracite Miners' Convention at Shamokin approving the action of a district organization which authorized its members to strike against the employment of non-union men, and that he urged that the excessive supply of immigrant labor about the mines was the result of the abnormally high wages already accorded, and that the excess would be increased if wages were again advanced. The reduction of the hours of labor he declared to be inadvisable, because it would reduce the output of coal. These points, however, were of less present interest than the suggestions President Baer made regarding the basis upon which the strike might be settled. The most important of these suggestions was contained in the following paragraph:

> If Mr. Mitchell simply represented our own employees, and was acting exclusively for them, there could be no objection to dealing with him; but he represents an organization having for its object some utopian scheme of uniformity in wages and conditions in the mining of coal all over the United States.

This statement, taken in connection with that of Mr. Lloyd regarding the working together of union and non-union men, offers a basis of compromise upon which trade conferences and agreements between employers and employed may be secured. It would not be necessary that the united anthracite operators deal with the United Mine Workers of America. It would be enough if they dealt with the mine workers in their employ. The union surely has no basis for complaint if all mine workers are represented by the delegates of their choice. The other proposal of President Baer related to wages and was briefly as follows:

> (1) Present wages to form the minimum for the next three years; (2) all mine workers except contract miners to get a five per cent. advance on work done during the present winter; (3) after April 1, wages to be advanced one per cent. for every five cents by which the price of coal in New York Harbor exceeds $4.50 a ton.

This offer, in so far as it proposes a sliding scale, by which wages shall vary with

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prices above the fixed minimum, is eminently fair. But it is not so fair in proposing that wages shall advance only one per cent. when the price of coal advances five cents a ton. According to the census of 1890, the wages paid in the anthracite coal mines average a little less than a dollar a ton. An advance of one per cent. therefore means an advance of one cent a ton. If, therefore, wages advance but one per cent. when prices advance five cents a ton, the workmen would apparently get but one cent of the advance and the railroad and mining companies would get four cents. The miners' attorneys have declined the proposal, and the Commission has been left with the duty of formulating a schedule just to both parties.

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Prohibition and Law Enforcement in Maine

The action of Chief Justice Wiswell at Belfast, Maine, and of Presiding Justice Speer, in Bangor, Maine, last week, has produced instantly a change in the conditions of that portion of the State, and is, we hope, premonitory of a change which will be more widely felt. Under the prohibitory liquor law of the State, the court may punish any violation of that law by a fine not exceeding one thousand dollars or imprisonment not exceeding one year, or by fine and imprisonment. Under this prohibition it has been customary in parts of Maine for the court to impose a fine of one or two hundred dollars. The fine has been paid. It has served practically as a kind of license fee, paid after the year's business instead of preliminary thereto, and the business has gone on as usual. This has been popularly known as the "Bangor Plan," not because it has been confined to Bangor, but because Bangor has been the largest city in which its operation has been seen. Last week fines of eight hundred dollars and costs for wholesale dealers, instead of two hundred dollars as heretofore, and two hundred dollars and costs for retail dealers, instead of one hundred dollars and costs as before, were imposed. In addition, Chief Justice Wiswell announced that after March 1 fines would no longer be accepted as settlement of liquor cases in that court, and it is generally understood, though on what ground we do not know, that Judge Speer expects to give a similar warning and put it into effect at the next criminal term in August of this year. It is interesting to conjecture what the practical effect will be of insisting thus upon the jail sentence. Of course indictments and convictions would be more difficult to secure, as liquor-dealers would no longer plead guilty and pay the fine, and it is not possible to foretell whether juries would convict in contested cases, whatever the evidence. But the action of the court in these cases, if it should be premonitory of similar action through the State, would do much to put an end to that false pretense which has been the curse of Maine under the prohibitory liquor law. The people of the State would, at all events, no longer satisfy their conscience by keeping a law of prohibition in the Constitution and carrying into effect a low-license law in actual administration. We have no doubt that such judicial action, if it becomes universal, will give impulse in other parts of the State, as it already has in Bangor, to the growing demand for a change from statutory prohibition to high license and local option, the change which has already been accomplished in the State of Vermont. The need for such change has long been felt by many of the best citizens in Maine. It has long been quietly recognized by a large proportion, if not a majority, of the clergy. We observe that since this action of the court two Congregational ministers in Bangor have preached sermons in favor of the substitution of local option for prohibition, neither knowing that the other had any idea of so doing. The Rev. Charles H. Cutler in his sermon puts the matter concretely by illustrating the conditions of the city of Brockton, Mass., with a population of 40,000, which after eleven years of high license had 435 arrests for drunkenness in one year, and Bangor, with a population of 25,000, which had 1,044 arrests for drunkenness after twenty years of constitutional prohibition.

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The Convention for Religious and Moral Education

If the convictions of a great many men of varying standards of good judgment are not wholly wrong, the Convention for Religious and Moral Education, held in Chicago last week, is to be accounted an altogether unique occasion

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and a force to be reckoned with in the future. In the number and representative character of its attendance it surprised not only all who responded to the call for it, but quite as much those who worked so long and hard to assure its success. Not less than three thousand people faced its chairman as he opened the first session in the great auditorium, and each of its five succeeding business sessions averaged an attendance of fully a thousand. But the most significant fact in this connection was the disproportionately large number of men present throughout. For it is surely a most exceptional feature in any general religious gathering to find men composing from seventy-five to eighty per cent. of the attendance, morning, afternoon, and evening, for two days. This is the more notable in view of the vast preponderance of women teachers in the schools of both State and Church. The only blunder was made here in nominating but one woman among the sixty or more officers finally chosen. The formal enrollment included over four hundred signatures, with addresses ranging over twenty-three States and five foreign countries, representing twelve denominations, as well as public schools and ecclesiastical agencies, young people's societies, and interdenominational movements, some liberals and many more evangelical conservatives, the greatest State universities of the West and the oldest universities of the East, church colleges and scientific technological schools, pastors, professors, editors, Sunday and public school teachers, fathers and mothers. Representatives of the Roman Catholic priesthood and laity and of Jewish schools and synagogues were in the audience, but unfortunately not on the programme. The spiritual tone and devotional spirit were as marked in platform utterance as in the earnest prayer and fervent song which opened and closed each session. This religious atmosphere, together with the profoundly serious earnestness and fearlessly free fellowship which pervaded the whole occasion, made it impossible to suspect the presence or possibility of any factional control, ulterior motive, or polemic purpose. Every man when on his feet was his own man and no one else's. In volunteering to discuss a topic, one man ventured to remark that he perhaps should not say what was deepest in his heart, when he was immediately interrupted by good-natured appeals to "let it out"—which he did with dignity and discretion.

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The Subjects Discussed

A truly sanctified common sense seemed to protect the Convention from having issues precipitately forced upon it which it could not settle, and the discussion of which would have been not only divisive, but futile. For instance, the question of what to do with the results of the higher criticism in popular teaching was neither forced to discussion nor timidly evaded. Some frankly asserted what they thought such results to be, but demanded nothing more than the right of way for the historical method of study. Others denied their relevancy to the spiritual content to be emphasized. So also the balance between new and better methods of teaching and the old reliance upon the pre-eminent spiritual value of the teacher's personal influence was firmly and sanely maintained throughout, as something to be gradually adjusted and developed, to the advantage of each term of the equation. In the background of all that was thought and said there loomed the overshadowing fact that, of the twenty-three millions of our population between five and eighteen years of age, fourteen millions are not known to have the advantage of any specific religious instruction except that received at home. Of course this merely states the problem to work for the practical solution of which the Convention was called. Toward that complex solution it has already at least contributed the factor of reciprocal respect and appreciation between representatives of the public-school system and those of church educational agencies and ideals to a higher degree than ever before. With this problem ever in view, if not preponderant, the discussions of the more theoretical religious, ethical, and pedagogical principles involved were necessarily broader and more fundamental, if not more vital.

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The Resulting Organization

The form given the permanent organization and the definition of its relationship to other agencies and interests closely involved in its progress was the final test of

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the value and efficiency of the Convention. The constitution of the National Educational Association was adopted bodily, with only such changes as adapt it to the specific purposes of "The Religious Educational Association." The admirable balance of this well-adjusted and thoroughly representative form of organization, it was thought by all, would prevent any possibility of the use or abuse of the new association by any faction, section of country, school of thought, sectarian influence, or even by direction in the exclusive interest of any single phase of its own work. It will undertake "to render service in unifying the efforts of the different agencies already engaged in various lines of work; in correlating the forces already established, to the end that these agencies may accomplish even larger results," the acceptance of such service being, of course, wholly voluntary and in no case involving the giving up of independence. By resolution it was declared not to be the purpose "to publish a series of Sunday-school lessons or to compete with existing Sunday-school or other organizations, but rather to advance religious and moral education through such agencies." The type of relationship between the new association and any of the other agencies for similar work was fixed as wholly co-operative by the action of the "Council of Seventy," which called the Convention on behalf of the Institute of Sacred Literature. Before it convened, this Council of Seventy formally resolved to have no other relation to the new organization than might subsist between it and any co-operating body. Independence of any and all publishing interests was emphatically stated to be the settled policy of the Association. Conspicuous among the speakers and officers of the Convention were several prominent members of the International Sunday-School Association. The difference between the ideals, functions, and methods of the two organizations was most distinctly drawn and fraternally discussed by representatives of both. The election of Dean Frank K. Sanders, of Yale Divinity School, as President of the Association, and Nicholas Murray Butler, of Columbia University, as Vice-President, together with the choice of widely differing but very representative men to the other offices and the Council, guarantees the catholicity and effectiveness of this timely and forceful movement in American life and education.

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The Death of Dr. Curry

The country loses one of its most distinguished men—educator, diplomatist, statesman, and soldier—by the death of the Rev. Dr. J. L. M. Curry, at Asheville, N. C., last week. Born in Georgia in 1822, Dr. Curry was graduated from the University of that State in 1843, and from the Harvard Law School in 1845. He began the practice of law in Alabama, entered the Legislature of that State in 1847, was twice re-elected, and at the expiration of his third term was sent to Congress. He was a member of the House of Representatives when Alabama seceded in 1861, resigned his seat, was elected to the first Confederate Congress, and continued a member of that body until the close of the Civil War. He served as aide on the staffs of Generals J. E. Johnston and Joe Wheeler, and was Lieutenant-Colonel of a regiment of Alabama cavalry. At the close of the war he was elected President of Howard College, a Baptist institution in Alabama. In 1868 he was appointed to the professorship of English Language and Philosophy and lectured on International and Constitutional Law in Richmond College. In 1881, on the death of Dr. Barnas Sears, Dr. Curry was appointed General Agent of the Peabody Fund for Southern Education, and later became identified with the Slater Educational Fund. When the Southern Education Board was organized, he became one of its most enthusiastic and useful members, full of zeal, tireless in suggestion and in action; for the chief interest of his later life was the promotion of public-school education in the South, for all classes, without distinction of race or locality. Dr. Curry was sent as Minister to Spain by President Cleveland in 1885, and in 1902 as special representative of the United States at the coronation of King Alfonso. Dr. Curry was a prolific writer, the author of a number of books of a religious, biographic, and political character, and contributed to magazines and reviews. He was a man of high character, of great force, and of statesmanlike breadth of view. His knowledge of educational

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conditions in the South was intimate, his sympathy with educational movements profound.

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Woman Suffrage in New Hampshire

The men of New Hampshire are to vote on March 10 on the question whether the suffrage shall be extended in that State to the women. The proposal on which they are to vote reads as follows:

7. Do you approve of striking out the word "male" before the word "inhabitant" in the clause which provides that every male inhabitant twenty-one years of age (with certain exceptions) shall have a right to vote; which clause is supplemented by the provision that every such person shall be considered an inhabitant for the purpose of electing and being elected to office, as proposed in the amendment to the Constitution?

If adopted, this change in the Constitution would, without further action, confer the full suffrage upon the women of New Hampshire, on the same terms as upon men. Under the terms of the Constitution, a two-thirds vote of those voting on the amendment is required for its adoption. We advise our readers in New Hampshire to vote against this amendment, for three reasons: (1) An election in Massachusetts in which the question was submitted to the women demonstrated that less than four per cent. of the women of that State desire the suffrage. There is no reason to believe that the proportion of women in New Hampshire who desire it is any greater. The men ought not to impose political tasks on women who are unwilling to assume them. (2) The instincts of women are in this matter, as in most matters, wiser than the arguments of political theorists. Political functions are important, but there are other functions even more important; and women are right in thinking that they can serve the community better by leaving political responsibilities to men and devoting themselves to other and even more important services to humanity. (3) The suffrage is already sufficiently extended in this country, perhaps too much so. Political reform lies rather in the restriction of suffrage, not in the further extension of it. The second and third propositions may be debatable, but not the first. When the very small minority of women who want to vote have persuaded the great majority of women that they ought to want to vote, it will be time enough for their brothers to so change the Constitution as to impose on them the duty of voting. They ought not to do so before.

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The French Constitution

The proposal to revise the French Constitution is of interest to Americans, since the chief changes to be made will approximate the French system closely to our own. The framers of the American Constitution builded better than they knew. Their wisdom is emphasized with each year of our own history; the new Australian Constitution has been patterned upon it with striking literalness, and now the Republic of France, dissatisfied with its own model, proposes to adopt two vital features from ours. The first concerns the judiciary. Up to the present the French courts have not been independent enough of Parliament; in future it is proposed to make the highest tribunal, the Court of Cassation, independent, indeed to endue it with authority to pass upon the constitutionality of all acts of Parliament, and, in its discretion, to declare any of them null and void. Thus the Court of Cassation will become the counterpart of our Supreme Court. The second great change concerns the executive. Hitherto the French President has been chosen by Parliament, and his Cabinet has been composed of members of Parliament. It is now proposed that the President shall be chosen by the nation, and that he and his Cabinet shall not necessarily be members of Parliament.

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Addicksism

In this issue of The Outlook appears Mr. George Kennan's last article respecting Mr. Addicks and his political methods. These revelations are of more than local importance. Following the disclosures of political corruption in New York City, Minneapolis, and St. Louis, they indicate the end to which forms of corruption less palpably odious and too frequently condoned inevitably conduct; they furnish a startling object-lesson of the greatest peril which threatens the American Republic; and they incidentally explain to Northern readers the danger which South-

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erners fear from universal negro suffrage and go far to justify those fears. We have done what we could by these articles to aid the small and heroic band who in Delaware are fighting a National battle against wholesale, flagrant, and scarcely concealed corruption. It is in vain for the politician or the editor to shrug his shoulders and say, It is incredible that a whole community should be bought. The answer is, The incredible is true.

If the men who are voting to dishonor their State by sending Mr. Addicks to the United States Senate doubt Mr. Kennan's revelations, they have only to vote for an investigation, and constitute a committee, on which the honest opponents of Mr. Addicks have a fair representation, and they can easily get the evidence to substantiate all that Mr. Kennan has told our readers, and more. But they will not do this; they have no need to do this; Mr. Kennan has told but little that is new to them. They know, or some of them do, that he has not told the worst, that there are facts in this Addicks campaign which cannot be told in a newspaper.

The narrative of Mr. Kennan cannot be cavalierly dismissed as mere "newspaper reports," "rumors of the street," "stories in the air." It is definite, precise, specific, and with a responsible historian to vouch for it. We confess that we wonder how, in the face of this narrative, men who call themselves gentlemen can go on voting to send this man to misrepresent the State of Delaware at the capitol of the Nation. We wonder how any United States Senator can allow the Nation to believe that he looks with acquiescence upon this endeavor to send such a man to be his associate in the public service. We wonder how any Senator can vote to confirm as United States District Attorney for the State the man who represents Mr. Addicks, who resigned his District Attorneyship to do Mr. Addicks's bidding and serve his purpose, and whose first official duty it would be, if he were confirmed, to prosecute for bribery the man whose associate if not whose servitor he is. We wonder that any Republican Senator can imagine that he is loyal to the party in giving countenance to a man who has first corrupted that party in his State and then threatened to bury it ten thousand fathoms deep if his corrupt plans miscarried, and, finally, has so far fulfilled his threat as to defeat the party in a Congressional election because its regular nominee was incorruptible. These, let the reader note, are not rumors or reports; they are facts which a careful investigation has substantiated. They are not even denied. It would be far better, not merely for the State of Delaware, not merely for the United States Senate and the Nation, but better also for the Republican party, that Delaware should send to the Senate two Democrats than that it should send any man who wears the livery and will do the bidding of Mr. Addicks.

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The Sources of Tammany's Power

Mr. Hodder's account of "A Fight for the City," which is completed in this week's issue of The Outlook, is not a history of a campaign. It is not even the record of the movement of an army; it is a report of a series of skirmishes by a single company. Mr. Hodder's purpose was to focus the searchlight at a single point, as it had been Mr. Jerome's purpose to deal directly and practically with one phase of the situation. It is unnecessary to say that Mr. Hodder has not attempted to depict Mr. Jerome in heroic guise. The man represented a principle and a method. He saw more clearly than any one else the fundamental issue, and the story centers about him because, in the most concrete and dramatic fashion, he set that issue in the plainest kind of language, with the most definite illustration, and since his election has persistently and courageously acted in line with his declarations during the campaign.

What Mr. Hodder has endeavored to do was to show, with ample quotations from Mr. Jerome's speeches, the real character of the organization which has so often controlled the city of New York, and which the citizens of New York will be compelled to face, again and again, in the future. The genius of Tammany Hall is not, and never has been, understood by the great majority of voters. They have regarded it as a very powerful political machine, which, like other machines, had

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the great advantage of thorough organization, and could be overthrown only by heroic efforts. The campaign against Tammany has been spasmodic because people have not understood the foundations on which Tammany rests, and its significance in our political life. As a matter of fact, Tammany Hall is a political organization only in name; it is Democratic only by tradition; it stands for no political principle. There is no political principle which its leaders would not sacrifice; there are no party affiliations which they would not cast aside for the benefit of their organization. With them it is Tammany Hall, first, last, and always. They have based Tammany Hall, not simply on a high degree of political organization, but on certain instincts and ideas of conduct and life, on certain adaptations to the ideals and instincts of the large majority of their voters; and they have taken statesmanlike advantage of certain conditions which have existed in New York for many years, and which furnish a solid foundation on which their scheme of government can work.

Two things Mr. Hodder has shown with great clearness: the first of these is the broad distinction between what may be called the Anglo-Saxon ideals of character and of public service, and the Celtic ideals of character and of public service. Tammany does not stand for those qualities of character which are uppermost in the minds of English-speaking men and women when they think of the relation of the individual to the State. The vice of the politician of Anglo-Saxon descent, as Mr. Hodder has pointed out, is hypocrisy; that is never the vice of the politician of Celtic blood. Mr. Croker's frank declaration that he always "worked for his own pocket" is an instance in point. Such a declaration would never have been made by Mr. Quay or Mr. Platt. The Tammany politician often speaks the truth with perfect frankness because he does not understand the significance of the truth as revealing his own character. Tammany is largely supported by a class of voters whose ideals of life are social rather than ethical, and its leaders are men who incarnate the qualities of good fellowship, who care for their own, and look after their supporters. Let a man be genial, generous in his use of money; let him provide for his followers by generous disposition of offices or by a generous use of public funds, look after the wants of the poor, provide picnics, brass bands, processions; let him open halls where social gatherings can be held, and show himself a good fellow in the social sense, and it is a small matter to most Tammany supporters whether he does his work as a public official effectively and honestly or not. In other words, it is the social quality and not the moral quality which appeals to the average Tammany man, and it is the social rather than the moral nature to which Tammany appeals. Even if the Tammany man is honest, it is not the good of the city, the effective service of the public, that weighs with him; it is the care for his friends, loyalty to the Hall, and fidelity to his supporters. Men like Devery and Tim Sullivan, whatever else they may be, are perfectly frank in their dealings with the public. They have only a barbarian's sense of public obligation, but their names are significant of good will among their constituents, of all kinds of charity, public and private; of care of the poor, friendliness for those who are out of work, and a general paternal relation to everybody who can be made useful.

Tammany Hall is not only un-American in its methods, but it is distinctly un-American in its ideals. There is a broad and permanent difference between the underlying conception of public service in the minds of the best Tammany Hall men and the underlying conception of public service in the minds of the great mass of English-speaking men and women. That difference must be reckoned with. It is a permanent factor of great importance in the situation.

Mr. Hodder has spoken very frankly of the results of the co-operation of the puritan and the "grafter." What he has said has undoubtedly shocked a great many people. They ought to be shocked; they must be shocked until they are brought to a clear recognition of the fact that it is the combination of unpractical good people with very practical bad people that has made it possible for Tammany Hall to develop the combination between the municipal government and the criminal classes that has fed its treasury, enriched its officers, and made it infamous

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throughout the world. Tammany finds its opportunity in the fact that laws which cannot be enforced are kept on the statute-books, by good people who will not recognize the fact that they are imposing on the city authorities functions which they cannot discharge. It is the body of unenforceable laws on the statute-books that has made it possible for the police captains, and Tammany functionaries in other departments of the government, to establish a regular system of blackmail on the vice of the city; to form an alliance with gamblers, saloon-keepers, houses of ill fame, and, in some cases, with crooks of all kinds, that has furnished a steady revenue for Tammany Hall, and enables police captains, on moderate salaries, to retire with considerable fortunes. This is the second fact upon which Mr. Jerome focuses attention in the speeches of the campaign, and which Mr. Hodder has brought out with his unusual analytical skill. The grafter, both Democratic and Republican, is able to ply his evil trade because the puritan stands behind him and thus becomes his silent partner.

The situation has been, in a way, unique. All Mr. Hodder's subtlety as a novelist has been brought into requisition to bring out the peculiarities of temperament and racial ideals which underlie the relation of Tammany Hall towards its supporters, and the unnatural and shocking partnership of puritanism and vice which gives the Tammany leader the opportunity of allying municipal government with the very classes which it is established, among other things, to suppress. To this may be added a third element: the co-operation, by unity of instinct and interest, of the Republican ringleader with the Tammany ringleader; the combination of machines to support each other and to defeat the will of the people. It has been a good many years since the people of New York have governed themselves. Twice in two decades two strong men have appeared—Grover Cleveland and Theodore Roosevelt—who have broken the bonds of the machines, and, by force of character, ability, and high aims, have pushed themselves to the front in the face of the machine leaders, Democratic and Republican. Tammany Hall hated Grover Cleveland precisely as Mr. Platt has hated President Roosevelt, and for the same reasons. The Republican machine in this city stands a great deal nearer the Tammany machine than it stands to the Republican voters of the city; and there have been combinations between Tammany and the Republican machine which have been antagonistic to the interests of the Republican party. For machines have no political loyalty; they exist for their own benefit. The Republican city machine would much prefer to have Tammany rather than Mr. Low and Mr. Jerome in authority. It would prefer a Democratic Governor rather than the presence of Mr. Roosevelt in the Governor's chair.

Mr. Hodder has concentrated his searchlight on two or three vital points; and at those points are to be waged the battles of the future in the city, in the State, and in the Nation. If our cities are to be redeemed, people must understand the utter selfishness of the machine, whether it calls itself Democratic or Republican, and set their faces against it like a rock. If republican institutions are finally to establish themselves in the world, the will of the people must control and not the will of the bosses.

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The Deadly Parallel

The New York "Times" in its issue of February 10 affords the finest illustration we have ever seen of the deadly parallel. It contains in literally adjoining columns two editorials on the Trust Question, as follows:

That any really serious and effective measure of trust regulation can be got through the Republican Senate is generally felt to be out of the question. The entire calmness of the great trusts and corporations reveals their confidence in the Senate, and men generally are altogether skeptical. If the Republican Congress was determined in good faith to attempt to provide a remedy for trust evils it would begin by striking off the duties on trust-made products.

The Elkins bill passed by the Senate last week without discussion or amendment is much stricter and more important than is indicated in the press reports. . . . If it should be passed and administered with care and vigor it would be the most efficacious remedy for such evils as really exist in connection with "trusts" that has yet been suggested.

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choice. And how great a choice for one cent!

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"The Perfect Plan of Salvation"

A correspondent has sent us a "Tract No. 47," bearing the above title. It is published by "The General Missionary and Tract Society," of we know not what body of Christians, at Elgin, Illinois, and is sent postpaid for $1.60 per hundred. We therefore presume that any reader whose interest in it is aroused by this article can get a copy by sending two two-cent stamps to the Society, with a request for the tract. We have been interested in it because it seems to us to present, in an admirably clear, consistent, and logical form, what is *not* a perfect plan of salvation, but what in many quarters is conceived so to be, though rarely presented in so literal and logical a form. The perfect plan of salvation as outlined in this pamphlet may be briefly epitomized as follows:

Man is a religious being and needs a safe guide. The Bible is such a guide; it is the only infallible rule of faith and practice. The perfect plan of salvation is obeying its precepts and all its precepts. There is a heaven and there is a hell. The only safe way to win that heaven and escape that hell is to study the Bible, learn what are its precepts, and give to them a careful and exact obedience. Men must not select a part of the law; they must take the whole law and obey it in all its parts. Then, and only then, will they be safe. "Everybody admits that they who obey the *whole* law are on safe ground; the only difficulty is about those who obey but a *part* of the law." What, then, are the things which this law requires? In addition to repentance, faith, and confession, it requires baptism: "He that believeth and is baptized shall be saved." "On this as well as other positions we desire to occupy ground that is safe. It is never a question whether it is safe to be baptized. The uncertainty is about *not* being baptized; here is the unsafe ground." And baptism is immersion. "It is not questioned whether immersion is right, but are sprinkling and pouring right? About immersion being baptism there is not one particle of dispute among men of learning; all the dispute is concerning sprinkling and pouring." Therefore, "when we select immersion and that alone, then, and not till then, do we have a method that is infallibly safe." But immersion to be safe must be practiced by the forward action. "In the time of the Apostles the administrator placed his right hand on the head of the candidate, and gently bowed his head forward till he was fully immersed." Therefore to be safe we must practice the forward action. The backward action was not introduced into the Church until the time of the Reformation (A.D. 1517). "To suppose that God will sanction the backward baptism is to simply put the inventions of men on an equal footing with the 'thus saith the Lord.' We are not aware that he ever did sanction the introduction of a human invention in the room of a Divine appointment, and to presume that he will in this case is neither reasonable nor necessary. . . . We will stand on safe ground and go FORWARD in the likeness of our Saviour, when he bowed his head and gave up the Ghost." Moreover, immersion to be safe should be trine immersion. "If I take a candidate into the water and say, 'I baptize thee into the name of the Father' (then dip him), 'and of the Son' (dip him), 'and of the Holy Ghost' (dipping him the third time), there is no one who will say I did not do just as I said I would. . . . But if, on the contrary, I should say, 'I baptize thee into the name of the Father, and of the Son, and of the Holy Ghost,' then dip him, it is questionable whether I have done just what I said I would do. If in the former case I did what I said I would, then, in the latter, I did not. The former we know is right, but all the doubts are about the latter." Christ washed his disciples' feet and commanded them to wash one another's feet. Therefore to be safe we ought to wash one another's feet. "Those who do what Jesus commanded occupy safe ground in this particular; . . . all the difficulty is concerning those who refuse to obey this command." The Lord's Supper must be a *meal* and it must be a supper. There are people who take the Communion about noon, and then call it the Lord's Supper. "What does the reader think

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of eating supper at noon? Can such a thing be done? Everybody knows that we can eat dinner at noon, but the question is, can we eat supper at that time?" If we want to occupy safe ground we must eat a meal, not a bit of bread and a sip of wine, and we must eat in the evening, not at noon. "The Holy Spirit of God, through the Apostle Paul, has said, 'Salute one another with a holy kiss' (Rom. xvi. 16). God is very precise in giving his commands. In this he not only tells us what to do, but *how* to do it. . . . He not only tells us to 'salute one another,' but, without leaving the matter to our choice, says it must be with a kiss; not only a kiss, but a *holy* kiss." "Is the salutation of the holy kiss a command of God? All parties must admit that it is. . . . Is it right to obey the command of God? To this there is but one answer, all admitting that it is right. Then the man who obeys this command does right. Is there any one who doubts this? Certainly not. But what if he does not obey this command of God? Does he do right? Is he safe? Here is where we meet with the doubts."

We have given a summary of this pamphlet thus at length, not because we suppose it represents a large body of Christians—probably they are numerically small—but because it represents clearly, consistently, logically, a conception of Christianity which is entertained vaguely, inconsistently, illogically, by a great many persons. This conception is, in brief, that Christ is a Lawgiver, that he who obeys Christ's laws will go to heaven, that he who disobeys them will go to hell. Consistent as the writer of this pamphlet is in his application of this doctrine, he leaves some things unsaid. Christ was baptized in a river; therefore it is not safe to be baptized in a lake, still less in a baptistery. Christ told his disciples to prepare the supper in an upper chamber; therefore it is not safe for us to partake of it in a church, a chapel, or on the ground floor. Christ said, "After this manner therefore pray ye;" therefore it is not safe to use any other form of prayer than the Lord's Prayer. On the other hand, Christ swept all these laws away on more than one occasion. He told a lawyer that if he loved God supremely and his neighbor as himself he should live; he told a rich young ruler that if he had not committed murder, nor adultery, nor theft, nor borne false witness, and had honored his father and mother, and loved his neighbor as himself, all that he needed to be *perfect* was to sell all that he had and give to the poor. To be safe, according to this, it is not necessary to have faith or repentance, to confess or be baptized, to pray or praise—it is only necessary to be just and generous.

The conception of the nature of salvation as from a future hell, and of its condition as obedience to precepts, is fundamentally erroneous. It is the conception of Pharisaism, against which Paul's letters are a protest; of Mediævalism, against which the Reformation was a protest; of Puritanism, against which the larger faith of our time is a protest. Salvation is not deliverance from hell, it is deliverance from sin; eternal life is not heaven hereafter, it is love, joy, peace, here; Christ is not a Lawgiver, but a Life-giver; Calvary is not a supplementary Mount Sinai, nor Jesus Christ a second Moses, nor the Sermon on the Mount an improved Ten Commandments, nor Baptism and the Lord's Supper a simplified Levitical code.

The laws of God are the laws of God's own nature; they are laws for us because we are God's children, and therefore they are the laws of our own nature. Christ is an interpreter of those laws, because he is an interpreter to us of God and an interpreter to us of ourselves. He interprets these laws to us by his life and spirit. They are all summed up in the one saying, "A new commandment give I unto you, That ye love one another as I have loved you." His life gives a new meaning and a new sacredness to love. We are saved when we imbibe his spirit and live his life. We are lost when we are sensual and selfish. To be Christlike is to be saved; to be un-Christlike is to be lost. Goodness is heaven; wickedness is hell. Christ has come to save us, not by giving us laws which if we obey here we shall go to heaven hereafter, but to inspire us with a life which is heaven here. The Gospel is not a new Law; it is not the old Law retranslated, reapplied, modified, amended, or enlarged. It is not law at all. It is Glad Tidings; and the Glad Tidings is, in a sentence, that we, poor as we are, can become sons of God as Christ was the Son of God;

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filled with his spirit, living his life. This is what he means when he says, "I have come that they might have life, and that they might have it more abundantly." This is what John means when he says, "As many as received him, to them gave he power to become the sons of God, even to them that believe in his name." This is what Paul means when he says, "I can do all things through Christ which strengtheneth me." Salvation is character; and character is not wrought by obeying, from fear of hell or hope of heaven, precepts written in a book; character comes by receiving the life which is imparted by a Person—a gift which is freely given of God to whomsoever sincerely and supremely desires it.

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No Compromise with Death

There are some issues that are perfectly clear. One of these issues is before the people of New York State as represented in their Legislature. It is an issue between invested capital and human life.

People talk about the "housing problem" as if it were as abstract as a proposition in Euclid. As a matter of fact, the housing problem is as definite as the pallid face of an East Side child, as concrete as the burial of an East Side consumptive. If the reader of these lines has air enough to breathe, it is because he has solved the housing problem so far as he is concerned. To deny men, women, and children the solution of the housing problem is to deprive them of air for their lungs. It is because of the unsolved housing problem that people who are asking for air are given instead gases laden with tuberculosis.

There is just one obstacle to granting them air. That obstacle is invested capital. Last year there were over eight thousand deaths from tuberculosis alone in New York City. The prevalence of that disease was due, and is now due, to conditions in tenement-houses. Why permit those conditions, so far as they are preventable, to continue? There is only one answer that any man can give: Because any change in the conditions may endanger the income from investments in tenement-house property. There is no escaping the issue. It is life against money.

That issue was never more fairly joined than it is to-day in New York. The struggle has been going on for years. It is not necessary to narrate it here. It is sufficient to say that those who have been responsible for erecting tenement-houses in New York City have generally made them as unwholesome as the law has allowed. They have granted to the poor only so much light and air, only so much opportunity for life and health, as they have been compelled to grant. Finally last year a law was enacted stipulating, first, that every house thereafter to be built for the occupancy of three or more families should comply with certain designated requirements, and, second, that all old tenement-houses should be altered, when necessary, so as to be made more fit, in certain specified particulars, for human habitation. This law has now been in operation for some months. It has been proved entirely practicable. It has the approval of the best landlords. It has received the strong commendation of so eminently practical authority as the "Real Estate Record and Builders' Guide."[1] It has effected changes which The Outlook, after direct and personal investigation, declares to be wholly beneficial. Against this admirable law has arisen no protest on behalf of the people of the tenements, no argument on behalf of public health or morals, no opposition whatever except on behalf of those who fear reduction of income from investments in the old tubercular conditions.

Such opposition, so far from being an argument for modification of the law, is an argument for the maintenance of the law. In some quarters from which the public had a right to expect uncompromising defense of the rights of the poor come propositions for concession to the enemies of the poor. These concessions are defended on two grounds: first, that a reform government will be endangered if the pockets of unscrupulous or indifferent landlords are enlisted against it; second, that some concessions to the demands are necessary to prevent more radical demands. The first is idle, because a reform government that does not reform is of no use; the second, because conces-

[1] See the editorial in its issue for February 14, 1903.

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sion to rapacity only increases the rapacity. If there is injustice in the present law, that injustice ought to be corrected, not as a concession to opponents, but as a voluntary measure of improvement. If houses of a certain height can be built with greater advantage to the people by changing in the law the specifications of the size of the required court, those specifications should be changed only at the request of the Tenement-House Commission; not because of pressure from builders who wish to save money by wasting lives, but because of honest opinion that the houses will be thereby improved. We strongly doubt whether either justice or public advantage demands any such changes. But, in any case, neither justice nor public advantage makes it necessary for the government to restore conditions favorable to disease and death for the sake of making secure the continuation of incomes derived from the promotion of disease and death. No government is under obligation to protect investments in instruments for populating the hospitals and graveyards.

The dwellers in the tenement-houses on the lower East Side of Manhattan are becoming aware that their hard-won rights to light and air, health and life, are menaced. By placards, by utterances in their newspapers, by petitions, and by public meetings they are expressing their fears and making known their appeals. They ought not to be left to fight their battle alone. It is hard enough for them to fight their environment without fighting men who would permanently fasten that environment upon them. In Buffalo, too, the people are aroused. They realize that what they achieved in former years by local ordinance is now embodied in the State law, and will be lost if the law is annulled. The people of Brooklyn, however, do not seem to be aware that this attack on the law, which is especially virulent in their borough, is a threat, not only to maintain present conditions, which are already foul enough there, but to fix upon them for the future a condition that will be fertile in physical and moral evils.

If a democracy involves any obligations to one's fellow-men, indifference in a struggle like this is a form of treason. The "housing problem" is not merely a problem; it is a war. With the forces of death there can be no compromise.

The Impressions of a Careless Traveler

IX.

April 19.

ODESSA: our last port in Russia and our last in the Black Sea; after the Crimea and Yalta a decided anticlimax. I wish we might have had added to the very short time allotted to Athens all that which we spent in going around by the western coast of the Black Sea in order to visit Odessa. But evidently all persons are not of this way of thinking. A fellow-passenger tells me that when he expressed to a friend regret that he was to have only two days at Athens, the friend exclaimed: "Two days! why, man, two hours is enough to see all there is in Athens." Poor man! This recalls a story, told me by another fellow-passenger, of a lady who, returning from an excursion on the Nile, said that she did not see what any one wanted to go to Egypt for; "the hotels were poor, the food was bad, the boats were slow, the water was muddy, and the temples were all in ruins." There are no ruins in Odessa. It is a thoroughly modern city, with fine docks, broad streets; well built, commodious-looking modern houses; good restaurants—we tried one; good-looking hotels, though we had no cause to try one; no beggars; good shops—we bought little but did some shopping; no dogs, no dirt, no smells, in all of which respects it is a striking contrast to Constantinople. It is the westernmost commercial city in Russia, I believe, certainly the westernmost port in the Black Sea, and is connected with eastern Europe by an efficient railway system. It interested me because it indicated what sort of a city Constantinople would become in a quarter of a century if Russia owned it. I cannot tell whether I wish she did or not. If she did, she would control the eastern Mediterranean and so the Suez Canal. For

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the Sea of Marmora would be the natural rendezvous for her fleet, and Great Britain could neither afford to keep a fleet perpetually coaled and ready for action in the Mediterranean nor to leave her highway to the Indies unprotected. "But," said a fellow-passenger to whom I made this remark, "the neutrality of the Suez Canal is guaranteed by treaty." True; but Russia has not a habit of observing treaties when it is not to her interest to do so. Moreover, Russia's treatment of Finland augurs but ill for the Bulgarians, the Armenians, and the Greeks, if they should once come under her protecting wing. I am glad that it does not devolve upon me to determine whether western Asia and southeastern Europe, with the Bosphorus and the Dardanelles, shall be under the Greek cross or under the Crescent. To-night we are sailing for Constantinople, where I believe we are to come to anchor just long enough to leave two passengers and then go on to Athens.

April 23.

Athens in a day and a half! We were in Athens at half-past nine yesterday morning; we left it at half-past three this afternoon. In the interim we had visited old Athens, driven through new Athens, visited the Museum, interviewed and taken tea with Dr. Kalopatharkes, a native Protestant preacher, and brought away our impressions, which in my case are at once vague and confused if not contradictory.

Both in Greece and in Italy I am specially interested in the resurrection of the people—for in both I seem to see a new people rising from the grave of the dead past. And in some ways the resurrection of a nation, as one sees it in Italy and Greece, is more interesting than the making of a nation, as one sees it in America. The contrast between ancient and modern Athens is very striking. Piræus, the harbor of Athens, is a commercial city of considerable size and great activity. The statement made to me in Athens by a native Greek, that Piræus is the second largest commercial port in the Mediterranean, is probably a characteristically Greek overstatement; possibly also his declaration that sometimes there are as many as a hundred steamboats in its port at once; but it is a thriving city, and when the Greek railroads make their connection with the European system, it will become a port of still greater importance. Athens itself is a beautiful city, with broad avenues, some fine residences, and some notably fine public buildings. One of these, or rather a group of them, the Academy of Science, Polytechnic Institute, etc., is built in imitation of the ancient Greek temples, with the colored marbles and the frescoed friezes; and while it lacks that indefinable something which characterizes the spontaneous and original and is never to be found in a copy, it is a very beautiful group, and is a great help to the imagination in the endeavor to reconstruct the ancient Greek temples from the pathetically beautiful ruins which have survived the erosions of time and the barbarisms of man. There are other modern characteristics of Athens not so attractive. The ancient Greek was not only an athlete and an artist, but also a great bargainer and a not too scrupulous one. If the new Athenian brings from the dead past, as I think he does, something of the ancient Greek's æsthetic sense, he also brings something of his bargaining spirit. Much more than in Genoa or Tiflis I felt the atmosphere of a community bent on making all it could out of the transient visitor. Our hotel charged us five dollars a day, which was two dollars more than the rates announced in Baedeker, and would have given us second-rate rooms at that but for a demand for something better. The excuse was, "the height of the season." And nowhere else in my European experience have I ever had such an array of servants presenting their claims for fees. At the end of only a thirty hours' sojourn, one porter brought our hand luggage down stairs, two others took a dress-suit case apiece, and a fourth opened the carriage door; and all, to say nothing of waiter, chambermaid, upstairs man, and head porter, were on hand for a remembrance. Guides, cabmen, and peddlers of all sorts were present wherever we went, and I am told that in shopping a double price is the rule, as in Turkey. In short, put the Parthenon in Saratoga or Long Branch and one would have some conception, though an inaccurate one, of the combination of modern commercialism of a petty kind and ancient art as one sees them in Athens. *Per contra*, there was no gate money.

However, these aspects taken alone

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give an unfair notion of modern Athens; of its general air of prosperity; of its schools, of its children, of its homes. That the whole of Greece has moved upward and forward with astonishing rapidity since the expulsion of the unspeakable Turk, as has Italy since the overthrow of Bourbonism and the Papal power, that in both countries the revolution has taken away the stone from the mouth of the tomb, and the nation has been summoned forth although still encumbered by its grave-clothes, is very apparent. One of the most interesting illustrations of this new life was afforded by the so-called "Queen's workshop." It is, as I understand it, a factory organized and patronized by the Queen for the benefit of women and girls of the poorest class, who are engaged here in weaving various fabrics, from woolen carpets to silken scarfs. I am not expert in such matters, but their work seemed to me to be in good taste and thoroughly well done; and the ladies of our party thought the product very reasonable in price. What struck me as most distinctive was the fact that the power, I believe all the power, was furnished by hand. Two women turning a crank furnished by their muscle the power which moved the loom; and the shuttles were driven back and forth wholly by hand.

The Acropolis we saw under what was at once a great advantage and a great disadvantage. We started to see it by ourselves; fell in with two congenial fellow-passengers who had secured a very good guide—not a human parrot, but a man of intelligence who could understand and answer questions; we accepted their invitation, went with them, and had everything explained to us in a very intelligent manner. This was a great advantage, because we saw a great deal which otherwise we should not have seen, and learned a great deal which otherwise we should not have known. It was a disadvantage, because it made the Acropolis a show place; we could not sit down quietly to the æsthetic enjoyment of what I suppose to be the most beautiful ruins in the world, nor possess ourselves in that quiet of mind which is essential to the work of the imagination and so reconstruct from our fragmentary knowledge the ancient Acropolis, and people it with its splendid but sensuous life. I did this for myself in the afternoon, when I went out to Mars Hill unaccompanied, and stood there for a while looking across to the Acropolis directly opposite and close at hand, and, forgetting the present, saw before me enacted the historic scene which took place there one afternoon about eighteen centuries and a half ago. Then the temple was unimpaired; the trees were unbroken; the marbles which one must now go to the British Museum to see were in their places; Athens was no longer in its glory, but the priesthood was still powerful, and the pageantry and processions imposing. I saw the long procession winding up the hill and climbing the broad staircase which leads to the most beautiful temple ever erected by man to express his reverence for the gods; I saw the white-robed priest, the attendant boys, the mild-eyed oxen, which Homer has described and which the Greek bas-reliefs portray, led up to the sacrifice; I heard the rude chanting and the murmurs of the spectators; I shared their feeling of awe in the presence of the great mystery of life and death, which at times sobers and solemnizes the most careless of us; and then I saw Paul, alone and unfriended, on the hill over against the Parthenon, despised by the Greeks because he was a Jew, and despised by the Jews because he was half Greek; a fanatic to the one, a heretic to the other, suspected even by his own church, and setting over against this beautiful temple and this impressive pageantry and this all-powerful priesthood—what? An idea, words, mere words, a breath, a palpitation of the air, audible for a moment—then gone forever. And yet! the pageantry has long since ceased to impress, the priesthood have long ceased to influence, the sacrifices are no longer offered, the music is no longer heard, the temple is only a beautiful ruin—but Paul's speech on Mars Hill, preserved we know not how nor by whom, will live as long as reason vivified by imagination and surcharged with emotion has power to move the mind of man. As I reflected on this contrast, the history of the intervening centuries, which the guide in the morning had skillfully epitomized in a few sentences, came back to me with its lesson. I felt rather than defined even to myself the difference in spirit between Paul and

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the later religionists who, in the same place, have endeavored to reform religion. The Christians turned the Parthenon into a Christian church, put up an altar, painted on the walls some frescoes of saints—the dim outline is still discernible there—substituted for the pagan ritual a Christian ritual, and for the pagan creed a Christian creed. The Mohammedans followed; tore down the altar, tore down the cross, effaced the frescoes, knocked the heads off from the images, and put up a tower for their call to prayer. The later Christians came in again, tore down the tower, and effaced as far as they could the signs of the Turkish occupation. Each religionist saw in creed and ritual and altar and image a symbol of a hated religion, and tried to reform it by destroying it and putting another symbol in its place. Paul criticised neither ritual, creed, nor image. He praised the pagans for their religion. "I have come to help you," he said in effect, "to understand better the God you worship but confess you do not know." I never felt so strongly the folly of all this controversy about creeds and rituals and images—the mere symbols of religion; I never felt so strongly the splendid courage of this man standing alone in the midst of all this pagan symbolism and offering absolutely no substitute for it all and no criticism on it all; offering only a thought, an idea, a truth—invisible, impalpable, immaterial, unsymbolical, and therefore eternal.

Returning to the steamer, I was much interested to compare notes with my fellow-passengers, and see how various are the interests which Athens awakens and how many and different are the points of view of visitors to it. To one the interest was æsthetic—the beauty of the ruins impressed him, the fact that all the lines, even those of the seemingly straight but imperceptibly curved pillars, were lines of beauty; to another the historical associations—here Socrates taught, and Demosthenes spoke, and Sappho sang, and Phidias wrought; another saw in the splendid ruins a type of the Greek character—they belong to a people who used the same words to designate beauty and goodness, and who sought for the golden mean in philosophy, for self-control in character, and for perfect proportions in architecture; in another, indignation at the vandalism which had destroyed the ancient temple drove out every other emotion—indignation at the mediæval Christians for despoiling the world of a stage and a drama of such beauty, indignation at the Mohammedans for beheading the statues and converting the Parthenon into a powder magazine, indignation at the Venetians for bombarding it, indignation at Lord Elgin for carrying off the frieze to enrich the art treasures of London; another wondered how such a temple could have been reared by a people who knew nothing of our modern engineering appliances, and reported how the guide told him that mounds of earth were heaped about the pillars and the great stones rolled up and put in place, and then the mound increased and another stone rolled up, and the process still repeated until at last the pillar was surrounded by an embankment nearly as high as itself, which, when the pillar was complete, was carried away again; still another was chiefly interested in the connection of modern with ancient Athens, as, for example, in the fact that the modern water-works of Athens use the aqueduct of the ancient city, built, I believe, centuries before the beginning of the Christian era. To me Athens was of interest chiefly as the point in Europe where the forces between Christianity and paganism first really joined in battle, and then and there commenced that long campaign between sensuous and spiritual religion, between the worship of the symbol and reverence for the invisible reality interpreted by the symbol, between a religion of emotion and a religion of conduct, between the fear of the gods and love for the All-Father, which will not end until the kingdom of God has come on earth as it is in heaven. But I must confess to myself, to use Matthew Arnold's phraseology, that I am a Hebrew, not a Greek; and it requires a Greek mind to understand and interpret Athens.

We sailed from Athens this afternoon; we are due to arrive at Naples on Friday, the 25th, where we leave the Prinzessin. My anticipation of delight in seeing Naples, Rome, Florence, and Venice for the first time does not prevent the feeling curiously akin to homesickness at the idea of parting from the ship which has been our home for these six delightful weeks.

L. A.

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HOLDING UP A STATE

THE TRUE STORY OF ADDICKS AND DELAWARE

BY GEORGE KENNAN

III.

WHEN, on the 8th of November, 1894, Mr. Addicks told the fourteen gentlemen who sat around the dinner-table of Charles L. Moore, in Georgetown, "I've bought it; I've paid for it; and I'm going to have it! It has cost me $140,000!" he entertained no doubt, apparently, that the legislators whom he had just elected, at a cost of $140,000, would make him United States Senator. When the Legislature assembled, however, and the voting began, it became apparent that, although the Republicans had a majority of eleven on joint ballot, Mr. Addicks could control only six of them, and needed five more votes. He therefore turned his attention from buying votes in the Representative and Senatorial districts to buying votes in the House and Senate. Selecting, from his "inventory" of that year, the names of half a dozen legislators who, he thought, might be purchased, he set his agents at work, with instructions to "get" them. Some of his workers seem to have been willing to pay as much as $10,000 per man. At any rate, one of them asked a well-known member of the Sussex County Republican Committee whether that amount would tempt State Senator George Fisher Pierce. It evidently did not tempt him, as he voted against Addicks throughout the legislative contest of that year.

In another case, the sum of $10,000 was offered to the brother of a certain legislator, upon condition that he should "use his influence" in Mr. Addicks's behalf—such influence, presumably, to be used with the brother.

In a third case, the tempter, after vainly endeavoring to buy the vote of a Sussex County legislator, went away, leaving $1,000 on the table of the man whom he still hoped to "get." The legislator returned the money, and subsequently told a friend of his and an acquaintance of mine, in Dover, that if he (the legislator) would vote for Mr. Addicks, he "might own a block of buildings" in that city.

Mr. Addicks's efforts to "influence" Senators and Representatives in the Legislature of 1895 seem to have been wholly unsuccessful. He could not obtain a single vote in addition to the six that he controlled on the first day of the session, and one of his political "heelers" from Massachusetts was so disappointed and disgusted that he said to a member of the Sussex County Republican Committee, "It's a damned queer state of things down here in Delaware! In Boston Mr. Addicks can get all the men he wants for $5,000 apiece, but if there's a man in this damned Legislature that can be bought, I haven't found him!"

Mr. Addicks himself said to a prominent State Senator, on a railway train between Dover and Harrington, that he had bought the Senatorship, and that he was going to have it, *even if he had to buy it again.*

The fight in the Legislature that year (1895) lasted more than four months, and toward the end of it two of Mr. Addicks's adherents forsook him, leaving him with only four. These four men he succeeded in holding to the very end of the session, although one of them made a desperate effort to break away. With fifteen anti-Addicks Republicans on one side and a combination of eleven Democrats with four Addicks Republicans on the other, there was a tie, and consequently a legislative deadlock. Then the Governor of the State died, and, in accordance with law, Mr. William T. Watson, the Democratic Speaker of the Senate, took his place. The withdrawal of the latter from the Legislature left the anti-Addicks Republicans with a majority, in joint session, of one (15 to 14). They were about to elect their candidate, Colonel Du Pont, as United States Senator, when Mr. Addicks,

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it is alleged, induced Speaker Watson to return and vote in the Legislature while occupying the chair of Governor, thus bringing about a tie and another deadlock.[1] When the Legislature adjourned and the long struggle ended, in May, 1895, the anti-Addicks Republicans declared that inasmuch as Mr. Watson had no legal right to vote in the Legislature while acting as Governor, their majority of one had elected their candidate, and Colonel Du Pont was *de jure*, if not *de facto*, United States Senator. The United States Senate, however, did not take this view of it, and, by a party vote, refused to allow Colonel Du Pont to take his seat.

At the end of his long but unsuccessful fight for the Senatorship in this campaign, Mr. Addicks sent to Senator Washburn, of Minnesota, the telegram to which he evidently referred in his interview with Representative Ball, described in my first article. It was as follows:

"The Republican party will carry Delaware next year pledged to Addicks for Senator. I made Delaware Republican. If the Republican party is the party of treachery, I will help bury it ten thousand fathoms deep."[2]

The substance of Mr. Addicks's complaint was that he had spent $140,000 in electing the Republican members of that Legislature, and had then failed to get the "goods" for which he had paid. The failure to deliver, on the part of the Republicans, was equivalent to "treachery," and he therefore proposed, when he should elect a majority in another Legislature, to have the members of it "pledged," and then hold them to their pledges, or bury them "ten thousand fathoms deep."

In December, 1895, the leading Republicans of Newcastle County held a meeting to denounce the methods of Mr. Addicks, and to ask the County Committee to expel its member, Robert J. Hanby, on account of his co-operation with Mr. Addicks and the Democrats in the fight for the Senatorship that year. At this meeting Mr. William Michael Byrne, whose nomination as United States District Attorney for Delaware is now pending in the United States Senate, attacked and denounced Mr. Addicks in the most emphatic language, and declared that no decent Republican ought to have anything to do with him. He signed the resolutions of protest and denunciation drawn up at that meeting, as did also the principal members of the Byrne family, including Alexander P. Byrne, James E. Byrne, P. J. Byrne, Michael Byrne, and John L. Byrne. Five years later, however, Mr. William Michael Byrne seemed to get some new light on Mr. Addicks's character, and soon afterward became one of the latter's supporters, and eventually his candidate for Congressman.

In 1896, by the lavish use of money, Mr. Addicks succeeded in getting a majority of the delegates to the State Convention to elect delegates to the National Republican Convention held that year in St. Louis. This led to a split in the party, the anti-Addicks Republicans bolting and sending to St. Louis a contesting delegation of their own. Upon full consideration of the evidence presented, the Committee on Credentials at the St. Louis Convention recommended the seating of the anti-Addicks delegation, and declared that Mr. Addicks and his delegates "did not represent the Republican party in Delaware, or anywhere else;" that they were merely "highwaymen on the road to political fortune, no matter what might be the result to the Republican party." Mr. Addicks thereupon formed in Delaware an organization of his own, under the name "Union Republican," and nominated his own State ticket. This divided the strength of the Republican party and enabled the Democrats to elect their Governor, as well as a majority in the Legislature that gave them both Congressman and United States Senator. In 1897 Mr. Addicks threw into the hands of the Democrats, in the same way, a majority of the delegates to the convention called for the purpose of framing and adopting a new State Constitution.

In 1897 and 1898 Mr. Addicks perfected his organization and strengthened his lines, using money, as before, to pay workers, get hold of locally influential men, and buy votes. How much he spent in these years it is impossible to state; but he admitted, in the Creelman interview, that he had used in Delaware the sum of $250,000; and his lieutenant, Dr.

[1] "Reply of the Republican State Committee of Delaware to a Communication from J. Frank Allee, Chairman of the Union State Committee," p. 3.

[2] Quoted from the "Reply of the Republican State Committee to the Chairman of the Union State Committee," p. 4.

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Layton, told a friend in 1900 that, up to that date, he had expended $400,000 in campaign years alone. Mr. Manlove Hayes, of Dover, one of the oldest, most experienced, and most respected politicians in the State, has said that it is practically impossible to spend more than $10,000 in Delaware, honestly and legitimately, in a single campaign. Mr. Addicks, by his own confession, spent three times that amount, and by admission of Dr. Layton eight times that amount, in every campaign. It is not surprising, therefore, that in the Legislature of 1899 the number of his supporters had grown from four to eighteen. As the new State Constitution, however, had increased the total membership of the General Assembly to fifty-two, he still needed fourteen votes. His workers thereupon undertook, as usual, to buy legislators; and if it was found impossible to purchase a man outright, an attempt was made to bribe him to feign sickness and stay at home when the critical and decisive vote should be taken. In one case, for example, reference to the "inventory" showed that a certain Representative had indorsed notes that were not likely to be paid, and had thus incurred a liability of $4,000 or $5,000. One of the Addicks workers told this man that if he would simply stay at home, on some plausible pretext, when notified to do so, the indorsed paper would be taken care of and he would be protected from loss.

In another case the Addicks worker was taken into court on a charge of attempted bribery, and was there prosecuted by Mr. Charles F. Richards, of Georgetown, who was then Attorney-General of the State. Mr. Latamus, a Representative in the Legislature, swore that one Davis, an adherent of Mr. Addicks, offered him $5,000 for his vote. Counsel for the State regarded the evidence against Davis as conclusive, but the jury failed to convict. It has since been said that the jury was "fixed;" but, so far as I know, evidence to support that charge has never been furnished. In most cases of this kind there were no witnesses to the transaction, and the sworn statement of the legislator that John Doe had attempted to bribe him was offset by the sworn statement of the briber that he had done nothing of the sort. Somebody lied under oath; but nobody could be legally convicted of perjury.

The people of Delaware generally, and the State legislators in particular, are entitled to great credit, it seems to me, for the steadiness with which, for a long series of years, they resisted temptation. Mr. Addicks, by means of his "inventories," kept himself and his workers fully informed with regard to the financial circumstances of all influential men in both opposing parties, and whenever a legislator, or a local politician of note, became embarrassed, as the result of indorsing bad paper or going on the bond of a dishonest tax-collector, whenever such a man found himself "in a hole," and did not know what to do, or which way to turn, there was an Addicks worker at his elbow with an offer to extricate him from his difficulties and lift from his shoulders the burden of anxiety. And yet, in spite of all this, and in spite of the fact that Mr. Addicks was willing to spend from $80,000 to $140,000 in every campaign, his experienced Boston worker declared in 1895 that if there was a single man in that Legislature who could be bought, he had not found him.

Toward the close of the legislative session of 1899 three Democrats were induced, in some way, to vote with the Union Republicans for Mr. Addicks, thus increasing his strength to twenty-one; but their desertion of their party created such a storm of excitement and indignation in the crowded Assembly chamber as to deter others—if there were any others—from joining in the movement, and the Legislature adjourned without electing any one to take the seat of Senator George Gray, whose term was then expiring.

In the year 1900 each of the Republican factions in Delaware sent a delegation to the National Republican Convention in Philadelphia. The Addicks men, after capturing the Committee on Credentials, were finally seated; and as a result, doubtless, of the recognition and support thus given them, they succeeded in electing that year 22 legislators out of 52, and in reducing the numerical strength of the Regular Republicans to 7.[1]

After another long and obstinate struggle the Legislature adjourned, without filling either of the vacant seats, and

[1] Thirteen Republicans voted against Mr. Addicks at the opening of the session, but only seven held out to the end in opposition to him. These seven men were all from the county of Newcastle.

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Delaware was left wholly without representation in the Senate of the United States. This brings the record of Mr. Addicks's operations down to the campaign of 1902, with which I dealt in the first article of this series. At the beginning of his political career, in 1889, Mr. Addicks seems to have had in the Legislature only a single adherent. In 1895 he had six, four of whom he controlled to the end of the session. In 1899 he had secured eighteen; in 1901 he had twenty-two, fifteen of whom he held to the end; and he now declares that even if he be not elected by the present Legislature, "we will wipe them" (the opposition) "off the face of the earth next year, and be able to elect anybody we want."[1] There is no doubt that Mr. Addicks has the courage of his convictions, and of his financial resources; but it is possible that "newspaper criticism," to which, as he informed the New York "World" correspondent, he is "utterly indifferent," may yet get inside his guard. The newspaper press of the United States—as Alan Breck said to David Balfour of himself, after a lively skirmish—is "a bonny fechter."

I shall now describe, as fully as I can in the space that is left me, the working of Mr. Addicks's political "machine," and the methods by which he buys votes, packs primaries, and gets hold of legislators.

The most valuable and useful cog in Mr. Addicks's machine is, unquestionably, the voter's assistant. When the State of Delaware adopted the Australian ballot system, it was thought necessary to provide the illiterate voter—and especially the negro—with expert assistance in the marking of his ballot. The Governor was therefore empowered and directed to appoint, for every polling-place, two voter's assistants—one from each of the two dominant parties—whose duty it should be to read or explain the ballot to the voter and assist him in marking it. It was not long before these voter's assistants became—as Mr. Willard Saulsbury said in his letter to Governor Hunn[2]—mere "tally clerks to see that purchased voters delivered the goods." As the Union Republican party, in recent elections, has been one of the two principal parties, it has had its own voter's assistants, and has used them to keep watch and tally of its purchased vote. If Mr. Addicks had not been able, by means of these officers, to check up his expenditures and make sure that he received the votes for which he had paid, he would not now have twenty-one Senators and Representatives voting for him in the Legislature of the State. Voters might have taken his money just as freely, but many of them would not have "delivered the goods."

In practice, the voter's assistant part of Mr. Addicks's machine consists of a secret booth, a corrupt voter's assistant, a cashier's office, and a cashier. The workers make "deals" with purchasable voters before election day, and then furnish the cashiers with lists of men bought and amounts of money promised. When the purchased voter goes to the polls, the corrupt voter's assistant sees that his ballot is properly marked and deposited, and then gives him something in the nature of a token, as a proof that the goods have been delivered. The voter thereupon goes to the cashier's office, surrenders the token, and receives the amount of money set opposite his name on the worker's list, which has previously been turned over to the cashier for the latter's guidance.

At one polling-place in the Baltimore hundred, in the early days, the token given to the purchased voter was a chestnut, which the assistant put into the voter's pocket. It soon became noised about among the colored men of the village that ordinary chestnuts at the cashier's office were bringing $10 apiece. Two or three negroes provided themselves with chestnuts from private sources of supply, and went boldly into the cashier's office to get money for which they had rendered no service. To their great surprise and disappointment, they were promptly hustled out, minus chestnuts and without any money. All chestnuts looked alike to them, and they could not understand what was wrong with their chestnuts, until they learned a few days later that all the chestnuts of the voter's assistant had been carefully and thoroughly boiled, for easy

[1] Statement made by him to the Dover correspondent of the New York "World," February 6, 1903.

[2] Letter written to Governor Hunn by Willard Saulsbury, Chairman of the Democratic State Committee, on the 4th of September, 1902, asking that the question of the constitutionality of the voter's assistant law be referred to the Chancellor and Judges of the Supreme Court of the State, in accordance with Section 4, Chapter 27, of the Revised Code of 1893.

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identification and as a precaution against this very trick.

The Addicks managers now provide their voter's assistants with tokens that have been bought outside of the State and that cannot be easily duplicated or counterfeited. In Dagsboro, in last fall's election, they used a red celluloid button of a peculiar form which could not be obtained in Delaware. In the Baltimore hundred they had tin tags stamped "O. K." Tin tags were also used in Milford, Kent County. In other representative districts purchased voters were given a certain number of links of a small, fine chain, or peculiar large-headed black pins, which they stuck in their coats when they went to the cashier's office for settlement.

The system was ingenious and worked well; but in some parts of the State, where the voter's assistants could be fully relied upon, money was given directly to them, and they paid for votes in their booths. This was safer than making settlements outside and involved less trouble.

A member of the present Legislature told a well-known citizen of Wilmington that he had bought his own voter's assistant and two others; and yet, when he took his seat in the General Assembly, he was required to swear that he "had not directly or indirectly paid, offered, or promised to pay any money or other valuable thing as a consideration or reward for giving or withholding a vote at the election at which he was elected."

Purchased voters, in many cases, allowed the voter's assistant to mark and fix up their ballots to suit himself. A negro, who is well known to guests of the Hotel Richardson in Dover, upon being asked by a white man in whom he had confidence whether he got his pay for his vote in last fall's election, replied, with a grin of pride and satisfaction, "'Deed I did, Mr. X——. I got twenty dollahs! I sot right down onto Y——'s steps, an' I tole him I wasn' goin' to vote till I got my money. I waited till pretty nigh six o'clock, and then I got it—twenty dollahs!"

"You were a sensible nigger! You wouldn't 'a' got more'n ten in the forenoon. Who'd ye vote for?"

"Vote for? How sh'd I know! Billy Blank" (the voter's assistant) "did the votin'."

In one village in Sussex County the Addicks cashier was a general storekeeper. Between elections he sold goods on credit to poor Union Republican voters, and then, on election day, deducted the amounts that they owed him from the money put into his hands to buy their votes with.

Vote-buying in Sussex County was so common and general that evidence of it appeared in all kinds of unlooked-for places and in all sorts of transactions. Just before I visited Georgetown an assault and battery case came up before Justice of the Peace Purnell. In the course of the proceedings the complainant, who was a woman, testified that her husband, with whom she had had the trouble, did not properly support her. "Last election," she said, turning indignantly to her husband, "you sold your vote, and you showed me the money; and you wouldn't even give me any of that!"

In another place a Union Republican tax-collector went to the Addicks cashier on election day and asked the cashier to give him the names of voters purchased so that he might collect taxes from them while they had the money. He got a list of twenty-seven delinquents, and proceeded at once to look them up.

In the same county the levy court commissioner, whose duty it was to make up the panel of jurors, told a friend that it was becoming more and more difficult to keep off that panel men who, to his certain knowledge, had sold their votes. He was a Union Republican official, but he admitted the probability that a man who had taken money for his vote as an elector would also take money for his decision as a juror, and he did not think it right to include in the panel men of that character.

When Mr. Addicks's agents first began to buy votes in southern Delaware, they could "get" only a part of the negroes, and a few men from the poorest class of whites; but the corrupting influence of money, used boldly and with impunity throughout a long series of years, finally had its effect upon men of a higher type—men who could not plead poverty as an excuse for their acts. Well-to-do farmers in Sussex County, who own their farms and have money in bank, now sell their votes regularly every other year; and as

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for the colored population, which polls in the two lower counties a vote of about five thousand, it has been corrupted *en masse*. Many informants in Kent and Sussex told me that in the circle of their personal acquaintance they did not know a single negro who "voted his sentiments." Every man of them sold his vote for what it would bring.

Temptations for white men of the better class, country lawyers, doctors, merchants, and local politicians, are thrown broadcast, on the chance that they will "get" the men. If Mr. Addicks asks a country lawyer for an opinion with regard to some unimportant matter, and the lawyer sends a bill for fifty dollars, he receives a check for five hundred. If an influential country merchant finds himself in need of a temporary loan, he is informed by one of Mr. Addicks's agents that he can get it, without security or indorsement, of a certain person or at a certain bank. If an unfortunate harnessmaker or blacksmith, who would make a good worker, has just been sold out by the sheriff, he is "approached" by an Addicks agent, and in a few months he resumes business and begins to build himself a house. If a man happens to be on the bond of a defaulting tax-collector, and is forced to sell personal property and give a note in order to meet the sudden and unexpected liability, he is informed that by using his influence in favor of Mr. Addicks he can straighten the matter out at once, without trouble or loss. If an Addicks agent of the higher class sticks faithfully to his employer, and renders efficient service, he is made an officer or director in the Bay State Gas Company. One of Mr. Addicks's principal supporters in Delaware is Secretary of State; another is Insurance Commissioner; a third is President of the Bay State Gas Company; and a fourth is State Superintendent of Schools.

If an Addicks agent wishes to get hold of a man of honor and principle—a man whom he knows he cannot buy—he goes to him and says, "I know very well, Mr. G——, that you can't be improperly influenced in any way; but I want to lay our case before you and ask a favor. We are having a hard struggle in this district, and are fighting against the combined corruption funds of two parties. The odds are two to one against us, and we haven't a fair show. Now I'm authorized to offer you a thousand dollars, upon the sole condition that you'll see, as far as you can, that we get a square deal in this district. We don't ask for your vote, and we don't want your influence unless you feel disposed, voluntarily, to give it to us. You may vote and talk as you like—against us if you choose—but just look out for us a little, and if we don't get a square deal here, let us know." If the man is poor, and if he needs the money, he is very likely to yield to this temptation. He will probably say to himself, "There's nothing wrong about that; every man is entitled to a square deal; I'm not selling my vote, my influence, or my independence." But if he takes that thousand dollars, he is lost. Two years later he will take more, and if, finally, he becomes alarmed or repentant, and endeavors to escape from the net, the agent says to him coolly that his best course is to join their ranks, inasmuch as he will probably find it very difficult to explain to his neighbors and the public why he took Mr. Addicks's money, when the fact that he did take it shall become known.

Of the evidence obtainable in Delaware with regard to the use of depraved women as a means of disgracing legislators and enabling workers to hold or control doubtful men by threats of exposure, it is not necessary, at present, to speak. I must save some space for a consideration of the difficulties in the way of criminal prosecution, and for a few brief comments on Mr. Addicks's character.

Upon a review of all the facts set forth in this and preceding articles, the reader who is not familiar with the Delaware situation will naturally ask, "Why do not the honest men of the State prosecute these bribers and vote-buyers in the courts? If the facts are so notorious and the evidence so accessible, why are none of the Addicks workers in the penitentiary?" There are several reasons. In the first place, three attempts to convict of election offenses in Delaware have failed. Davis was found not guilty by a jury said to have been "fixed," while Moore and Reiman, who were tried by a bench of judges under the provisions of the new State Constitution, were acquitted by a divided court.[1] The law now de-

[1] Lore and Pennewill for acquittal, Grubb dissenting.

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clares that "no person shall be adjudged guilty of any offense mentioned in Section 7 of this Article" (an election offense) "without the concurrence of *all* the judges trying the case." I am not competent to express an opinion with regard to the rightfulness or wrongfulness of the court's decision in the cases above referred to; but the effect of it was, apparently, to discourage prosecutions.

In the second place, there is no doubt whatever that votes have been bought in Delaware by Democrats and Regular Republicans, as well as by the agents of Mr. Addicks. Dr. Layton says that the Democrats, in 1894, had a corruption fund of $26,000. It is quite possible, but I do not think that in recent years they have been able to raise anything like that amount of money for election purposes. The cases of vote-buying by Democrats and Regular Republicans that came to my knowledge in Delaware were of this sort: When, in some village or small town of Kent or Sussex, the Democrats or Regulars found, late in the day, that their own voters were being captured by the Addicks workers, they put their hands in their pockets, raised a few hundred dollars, and tried, by offering cash inducements, to hold their own negro voters to their party allegiance. Sometimes they had a small fund ready for such an emergency—as, for instance, at Camden in the recent election—but they seldom used it, for the reason that the Addicks workers could bid five dollars to their one. Inasmuch, however, as vote-buying on a small scale is just as much a crime, under the law, as vote-buying on a large scale, they could not prosecute without being prosecuted. By a foolish attempt to fight Mr. Addicks with his own weapons, they lost the advantage they might otherwise have had.

In the third place, the new State Constitution allows no one except the Attorney-General to begin a suit against a person guilty of an election offense.[1] Mr. Herbert H. Ward, the present Attorney-General, is believed to have been Mr. Addicks's counsel for many years; and there seems to be a general feeling in the State that he will not take the initiative in legal proceedings against his client, unless the evidence laid before him is very strong. This may be a wholly mistaken impression, but taken in connection with the failures to convict in the Davis, Moore, and Reiman cases, and the risk of counter-prosecution by Mr. Addicks, with his counsel as Attorney-General and his millions for legal expenses, it has made both of the opposition parties cautious. My own opinion is that if there were in Delaware a man like Mr. Folk, of St. Louis, he would soon put an end to this daring law-breaker's Senatorial campaign. Throughout his political career in Delaware Mr. Addicks has acted in accordance with a declaration that he made to his second wife with regard to another and more personal matter: "I am a law unto myself; or lawless, if not the law!"

I have left myself room only for a very few remarks concerning Mr. Addicks's personal character as it appears in his political record. The first thing that strikes one, in reviewing the history of his long struggle for the Senatorship, is his weakness as a politician and manager. He is a bold and persistent fighter, an unscrupulous adversary, and a most adroit corrupter of men; but he is extremely imprudent, he is an extraordinarily reckless and foolish talker, and he seems to be wholly lacking in the ability to forecast the results of actions, or courses of procedure. As illustrations of his imprudence, take, for example, his attempts to get financial assistance from corporations and organizations outside of the State. At the beginning of one of his campaigns he went personally to a well-known manufacturer who is the President of a manufacturers' club in a large Northern city and said to him, in substance, "I want your club to put up $75,000 to help me in Delaware. If you'll put up $75,000 I'll put up another $75,000, and with the $150,000 I can buy up the whole Democratic party in the southern part of the State. Then, when I'm elected Senator, I can do a lot to help you manufacturers."

In another case, he made to the representative of a Pennsylvania steel company a somewhat similar proposition, and offered the remarkable suggestion that the United States Senatorship might be "syndicated." I have refrained from giving names in these cases, but I can

[1] "Every prosecution for any of the offenses mentioned in Section V. of this Article shall be on information filed by the Attorney-General." (State Constitution, Art. V., Sec. 8.)

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furnish them should they be called for by competent authority.

Nobody but a man of extraordinary audacity and recklessness would have ventured to make such propositions and take the chance of being "given away." Dr. Layton, who is also a reckless talker, but who is shrewder, in many ways, than his candidate for the Senatorship, once said to a friend, in a moment of irritation, "Addicks is the worst fool outside of a lunatic asylum; but I'd support a Feejee from the Cannibal Islands if he had money enough to beat the Democrats!"

As an illustration of Mr. Addicks's lack of judgment and of political foresight, I need only refer to his action in persistently and pugnaciously forcing himself upon the Republican party in Delaware, when he saw clearly that he was not its choice for Senator. It is the judgment of the ablest of his opponents that if he had given way in 1894—if he had simply said, "Gentlemen, I see you don't want me, and it's all right. Put up your best man and I'll help elect him"—nothing could have prevented him from going to the Senate the next time there was a vacant seat. Instead of doing this, however, he became, as the Committee on Credentials said to the St. Louis Convention, "a highwayman on the road to political fortune," and proceeded forthwith to hold up the State.

[THE END]

The New Politician[1]

By Richard Watson Gilder

While others hedged, or silent lay,
He to the people spoke all day;
Aye, and he said precisely what
He thought; each time he touched the spot.
"In heaven's name, what does he mean!
Was ever such blind folly seen!"
The wag-beard politicians cried:
"Can no one stop the man?" they sighed.
"This 'talking frankly' may be fun,
But when have such mad tactics won?
He may be happy, but the cost
Is ours! The whole election's lost!"
And still the people at his feet
Followed and cheered from street to street.
Truly this ne'er was known before:
No soldier, sailor, orator,—
No hero home from battle he
Whom welcoming thousands rush to see;
But just a man who dared to take
His stand on justice, make or break;
'Twas all because the people found
A man by no conventions bound;
Who sought to heal their black disgrace
By treating rich and poor the same,
Giving to crime its ugly name,
Damning the guilty to their face.
And when the votes, at last, were read,
One candidate ran clear ahead!
This be his glory and renown:
He told the truth—and took the town.

[1] This poem, as the reader sees, is a tribute to District Attorney Jerome and his campaign. It is reprinted by permission from Mr. Gilder's "Poems and Inscriptions," published and copyrighted by the Century Company, of New York.

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A FIGHT FOR THE CITY

THE STORY OF A CAMPAIGN OF AMATEURS

BY ALFRED HODDER

Private Secretary to District Attorney Jerome

VI.—Election Day—and After

ON the eve of election day the need that pressed most heavily was that of watchers at the polls. "We need watchers," Mr. Jerome had said four days earlier at The Acorns. "We need, not paid watchers; they can't do the thing; they are not good for that sort of thing. You pay men and they usually turn up at the polls in a state that renders them by no means the most efficient persons for that purpose. Efficient watching at the polls is watching by American citizens, American citizens determined to see an honest count. Now for that there are needed many men; there are needed volunteers; and I wish that from this audience we might get to-night a lot of men to volunteer to that one day's work for the good cause upon election day." There were volunteers there and elsewhere, but fewer in the whole count than had been hoped; the number needed was the greater because of open menaces of intimidation and violence at the polls. There had been menaces of violence, for that matter, at every stage of the campaign; Mr. Jerome's morning mail had almost from the first abounded in warning letters, which the sage Henneberry, who opened them, quietly consigned to the waste-paper basket—a practice followed, by the way, in Mr. Jerome's office to this day. Mr. Jerome knew little and seemingly cared less about danger to himself; but his friends saw to it, without his knowledge or against his will, that he was seldom in the streets alone. His real safety lay, however, less in the companionship thus forced upon him than in the concern each district leader felt lest he himself be held to blame if violence came in his territory to the candidate. In the later days of the campaign, at large meetings held in districts in which the threat of assassination had been frequent, a squad of police was detailed, by no request of Mr. Jerome or of his friends, to meet him at his carriage and conduct him in safety to and from the platform. The threats of violence to the watchers at the polls were likelier to be carried into effect.

The District Attorney's office, as has been explained already, was more valuable to Tammany than the Mayor's—in particular than the Mayor's with no more strenuous partisan of Tammany than Mr. Shepard in the Mayor's chair. Orders had been given to trade Shepard votes for Jerome votes, and it had been openly declared that any man who wore a Jerome badge on election day should be put out of business. It had been planned accordingly that there should be at least two unpaid sturdy able-bodied watchers at every polling-booth on the East Side. When this was found impossible, word was sent to the watchers for the Fusionists at every polling-booth to telephone at once, in case of difficulty, to Mr. Jerome's headquarters for assistance. At headquarters there were in readiness four automobiles and about thirty armed men, sworn in the day before as deputies of the State Superintendent of Elections for New York City; there were also lawyers who had volunteered to accompany them and instruct them on the spot as to the extent and limits of their powers. The first call for relief came a little after seven in the morning, and the first automobile started. Its occupants found, when they had reached their destination, a badly frightened watcher and a group of ugly-looking roughs approaching, who stopped at sight

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of them and wavered and dispersed. The automobiles were busy all day answering calls, but the first trip was typical of all the rest. In every case the roughs had come to intimidate; the men in the automobile had come to fight—with clubs and revolvers if necessary; and no fight came off. As it happened also, no man wearing a Jerome badge was assaulted. When the returns came in, Mr. Jerome was found to have been in one sense at least a drag upon his ticket. Fusionist votes outside the county of New York had been wasted by being cast for him in counties in which he was not a candidate, and in Richmond County a Fusionist candidate had been defeated because the votes that should have been cast for him were cast for Mr. Jerome. In his own county of Manhattan and The Bronx he led his ticket by some fourteen thousand votes. When the result was known, he was no longer on the scene. As the campaign drew to a close, he had been making, on an average, some six speeches a night in widely separated quarters of the city. When his own vote had been cast, he had flung himself into the first train leaving the city for his home in Connecticut. "If listening to speeches is as hard work as making them is," he said, "I'm sorry for the people of New York."

At home since that day he has remained, if home may be taken in so large a sense as to include the house at Lakeville, the house in Rutgers Street, the Criminal Courts Building, the circle, large enough yet rigidly defined, of municipal and State affairs that by the nature of his office have become his own. On few men has the habit of the platform taken so little hold. Seldom has so great a gift for moving multitudes of men been left so many years unused; still more rarely has it been allowed to fall into disuse when once its efficacy has been tried. Invitations and even entreaties to speak in public have poured in upon him from all sides and from all parts of the United States; those which he has accepted might be counted upon the fingers of one hand, and even those have been personal rather than political: one from his own college, Amherst, one from the Students' Political Club of Harvard, one from the Bar Association of Colorado, one from Mr. Rockefeller's Bible Class, one from the Mayflower Society. "Not on your life," he said, when those around him had been urging his acceptance of an invitation of particular importance to him personally. "Not on your life. During the campaign there was some sense in talking; at present there is none. There is mere curiosity on the one side and self-advertisement on the other, and I will have nothing to do with either. I would rather work in my shop"—referring to the crowded machine-shop in the basement of his house at Lakeville, where he has installed a dynamo and works silently for hours. He was a diligent student in his youth and early manhood; he scarcely can be called a student now, though, after the manner of early risers, he has the habit of spending an hour or so among his books before office hours. He is in point of fact a man of action, not of words; he is a man of action who is incidentally possessed of a gift for effective and convincing speech, by which to all appearance he himself sets very little store. Even in private life few men have ever shown less impulse to unpack their heart in words. If to the readers of the daily papers this appear a paradox, it is to be remembered that there is a difference between the impulse to speak and the impulse to reply. Partly by impulse, even more by deliberate intention, Mr. Jerome answers every question about public matters within the range of his immediate knowledge to which the etiquette of office does not forbid him to reply. Reporters are to-day the questioners in chief; they may even in some sort be regarded as the official inquisitors in behalf of the public; and with reporters he has dealt and deals in an unprecedented way. He admits all alike, he sends for none; he deals impartially with friend and foe; he is so far from asking in advance what use they mean to make of the information furnished them that he does not even retrospectively inquire into the use of it that they have made. It is well known among reporters that he never corrects false versions of an interview, unless indeed another reporter chance to ask whether he has been quoted accurately. Fantastic versions of his sayings and supposititious interviews with him abound. One warning only has he ever given to curb invention and imagination in their flight. "Boys," he has been heard to

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say to the reporters (the "boys" are for the most part some twenty in number, admitted all at once to interview him on such subjects as each may have in mind), "you may make me talk sheer nonsense if you will, and the chances are that I shall never know it, or call you to account; but if ever one of you should put a word into my mouth that brings my honor into question, and I know of it, by Heaven, I'll have him clapped behind the bars!"

He is given neither to self-explanation nor self-defense, nor any form of exposition; despite his fund of anecdote, of repartee, of banter, of the current coin of sheer good fellowship, he is in graver matters of emotion and opinion reticent to the point of taciturnity: it is of statements of fact that he is liberal; it is his knowledge of plain, demonstrable fact that he keeps at every man's command. There is a sense, indeed, in which, for all his easiness of access and openness of speech, he is by no means an easy man to know. No man is easy to know who has so little impulse to seek advice or aid or counsel, so little impulse even to volunteer his counsel or his aid. He has confined himself to making it well understood that any one may turn to him who will, and to taking up his residence where those may turn to him most easily who are most likely to be in need of aid. Almost at the beginning of his term of office he established what is virtually a branch District Attorney's office, open in the evenings, in the heart of the East Side. The District Attorney's office is in a degree imperfectly estimated by the wealthier members of the public, who, when their own interests are in question, are accustomed to employ the services of private counsel. Its immediate function is no doubt, as it purports to be, the punishment of evil-doers upon evidence brought to its notice; but the punishment of evil-doers is intended for the protection of well-doers; to the innocent it is of prime importance to know what injuries are and what are not punishable by the criminal law. From the beginning to the end of the customary office hours, from 9 A.M., that is to say, to 6 P.M., men and women come to the District Attorney's office in the Criminal Courts Building to ascertain their rights—rights of parents and children, rights of wife and husband, rights of landlord and tenant, rights of employer and employee—and to invoke protection of their rights. The protection of their rights is by no means necessarily a matter of elaborate procedure; in a vast number of cases, whether the offender be a police official, or a neighbor, or a landlord, or even the Metropolitan Street Railway Company, the mere menace of a legal process serves to bring about redress. It is the poor, as has been said already, who are subject to the arbitrary power of the police; it is the poor who are exposed to every form of arbitrary power. On the other hand, the poor are, as a rule, at work during the ordinary office hours, and to many of them the imposing aspect of the Criminal Courts Building, and the number of officials necessarily encountered there, form an obstacle the more. The difficulties of this situation Mr. Jerome has met by making his home, at least for five days in the week, in a house on the East Side. He does not keep hours there—he is in the morning among the earliest at his post in the Criminal Courts Building, and could scarcely keep evening hours in Rutgers Street without renouncing all contact with the outer world; but he has representatives, selected from his staff, who do keep evening hours there, and, when he is at home, is himself, in case of need, always to be seen. Characteristically, here again there has been no finger lifted on his part to compel men to come in. He has done as little to invite or to cajole his poorer neighbors to his door as he would have done had he been living among men more prosperous than himself. "This is no charity," he said to an English visitor a little while ago, "and no University Extension Settlement; if anybody thinks that I can tell him anything he wants to know, I'm glad to tell him; if anybody thinks that I can help him, I'm glad to help him; if no one does, I'm living here exactly as I should be living in any other house: I find my days only too full."

His days are full, self-evidently, of the business that belongs to the District Attorney's office as a whole: business by no means for the most part of a kind to catch the public eye. In the members of the District Attorney's staff integrity is of more importance than in the officials

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of a bank. Dishonesty in the manipulations of accounts or funds is sure to be discovered sooner or later; in a bank there is no action not of record and no record not scrutinized by many eyes. In the District Attorney's office there are lawyers any one of whom may and must not seldom, in his single person and in private conference with single persons, represent the Chief. The supervision by the Chief of every stage in the conduct of every case is necessarily a legal fiction; it rests in the power of the assistant to find the evidence for an indictment sufficient or insufficient, to reject and accept witnesses, to heighten or make insignificant their testimony, to procure adjournments, even to manipulate the stock market by undertaking sensational investigations, sure to be dismissed, but sure in the meantime to make fluctuations in the market to the profit of the investigator of those who find it worth their while to share with him their gains. With little danger of detection an assistant in the District Attorney's office may, by association with grafters, or by single-handed grafting, compass sums far greater than his modest annual pay; the only danger he need incur is that of rumor and suspicion. There are men in Mr. Jerome's office who heartily dislike one another; there are men in Mr. Jerome's office who are heartily disliked by many of the public who have had to do with them; both inside the office and outside there are current words of dispraise for this, that, and the other member of the staff; *but* none of the words of dispraise point to dishonesty; the office is free from even the suspicion of graft. Curiously enough, and in a way significant enough for the earlier history of the office, their honesty has sometimes proved for the time being to the honest man himself an obstacle. It is by no means only for illegal services that the clients of the office come prepared to pay illegal fees. To the house in Rutgers Street there come at present on legal business from ten to forty nightly visitors, but in the beginning men came hesitatingly and with little confidence; there was small faith in services to be obtained where there was nothing paid. Among the clients in the Criminal Courts Building the feeling is too frequently the same. A poor woman came some time ago to one of Mr. Jerome's assistants to seek aid in finding her daughter, a girl of fifteen, who had been decoyed into a house of prostitution. The woman herself made fifty cents a day by sewing; when she had told her story to the end, she laid on the table a ten-dollar bill. The assistant shook his head; she took it back and left the room in a violent burst of tears. The daughter was found promptly and restored to her; and the next day the mother came, all gratitude and smiles, to thank the assistant for his pains. "Oh, sir," she said, "when you wouldn't take my money, I was sure you wouldn't do anything at all." At about the same time a man came to another of Mr. Jerome's assistants to offer himself as a bondsman. His property was sufficient, and the assistant was on the point of giving his approval, when the bondsman in his turn laid on the table a bank-note. "Take up your money," said the assistant. "What for?" asked the bondsman. "Because I am going to kick you out of the office, and I don't want you coming back after your coin," said the assistant; and he literally, and with enthusiasm, kicked him out. It is impossible, no doubt, to censure the assistant. Yet to the dispassionate spectator there might well have been permissible a certain sympathy even for the bondsman; under the only system that he knew, he had no cheaper or more legal means of coming by his rights.

In the Tammany ranks there prevailed certain humorous versions of the changes brought to pass in the office of the District Attorney; one *bon mot* of a Tammany man is current in the office at the present time. "Sure an' the present Disthrict Attorrney's office is possessed of the divil, I dinnaw. In the days that was, whin a man had big throuble, he had but to go to an assistant an' say, 'Good-mornin' kindly, sorr; it's a frind of Tim's I am and he is sure ye'll find it aisy to give me this little adjourrnmint.' Whin ye meet up with your little assistant forninst ye now, ye have to crrook yer knees, an' wave yer arrums, beatin' toime, yer hat in wan hand the whoile, an' yell—'Rah, rah, rah! Rah, rah, rah! *Har*-varrd! *Har*-varrd! *Now* will ye be good?'" Only a minority of the members of the office are, in fact, graduates of Harvard College but

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all are college men. In so deciding it may reasonably be supposed that Mr. Jerome was influenced not only, and even perhaps not mainly, by the traditional position of the law among the learned professions; there have been men enough who without academic learning have been eminent in the law. But for men not bred in college there has, for the most part, come too early a dividing of the ways; they have used their brains and their brains only, or they have used their bodies and their bodies only; if they have used their brains, they have too seldom been partakers of the discipline that makes the body fit for use and the spirit unafraid. The District Attorney's staff is, under its peaceable exterior, essentially a body militant, existing to make war upon the lawless portion of society; when, instead, it enters into an alliance with its natural adversaries, it has, of course, less need of the military and athletic virtues; when it pursues them home, it has to do with reckless and intimidating foes. The college-bred man of at least the last few decades in America may be trusted under menace of force to hold his own. It is not simply that, in the Criminal Courts Building, where so many suspected criminals, ex-convicts, and friends of criminals have errands, there are necessarily armed men on every floor and in every audience-room; it is also that whoever is to be employed on cases touching the gambling interest is sure to find in growing numbers letters threatening assassination in his mail. Assassination is in the United States not frequent; it would be an error to take such letters seriously. It would be an error also wholly to ignore them; among gamblers, for example, the tradition of revenge is of long date and strong; and in the slums are men, sufficiently well known to criminals of higher rank, who for a matter of some dollars will undertake to "do for" any man. The risks are such as reasonably may be reckoned slight by the cool bystander at the game; they are enough to cause a timorous man concerned so much unrest that to avoid them he will leave his duty half undone. At the present writing reporters are in person or by telephone besieging the house in Rutgers Street for confirmation or denial of reiterated reports of the assassination of Mr. Jerome.

Honesty beyond suspicion and habitual hardihood of mind and body characterize the staff that Mr. Jerome has brought together; these, and swift despatch of work. The first measures taken by Mr. Jerome were measures to abridge the law's delay. Cases of homicide have, by a member of his staff, been investigated directly upon the commission of the crime, when evidence can be obtained with facility, and have been brought to trial, if possible, at once. The first murder after Mr. Jerome took office occurred one Friday; the defendant was indicted on the following Monday, and two days later had been tried and sentenced and had begun to serve his term. When Mr. Jerome took office, there were 861 criminal cases in arrears; during the next twelve months the Grand Jury found 3,890 indictments; at the close of the year there were but 450 criminal cases outstanding. Those who know anything of the rate at which cases are disposed of in a private law office will understand how unremittingly the members of his staff have worked. It is only fair to note that the achievement of the year preceding, thus surpassed, itself had broken a record. Whatever may have been, under Mr. Jerome's predecessor, Mr. Philbin, the shortcomings of the District Attorney's office, there had already been effected by him no inconsiderable reform. Mr. Jerome had in his early manhood been a member of the District Attorney's office, and in one of his speeches incidentally recurred to the impression he received: "The District Attorney's office of the County of New York," he said, "was in those days the mouth of hell."

In the inner circle of the office and its business the success achieved has been complete and manifest. In the outer circle of affairs in which the office plays a part more striking to the imagination of the public but less independent there has as obviously been achieved a less unqualified success. No reasonable partisan of the reform administration could claim that the reign of blackmail has been ended or that the abettors of the systematic violation of the Sunday liquor law, the gambling law, the prostitution law, have been held to strict account. To the hasty reader of the journals of to-day who has forgotten the journals of last year, Mr.

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Jerome may seem to bear his share in this failure of the programme of reform; in reality it is a striking demonstration of his insight into fact. His programme was the alteration of the laws, and there has been no alteration of the laws. In the possibility of the honorable discharge of duty by particular officials even in the existing clrcumstances he has believed devoutly; but never in general cessation of perjury and blackmail underneath the sway of the administrative lie.

In the year that has just closed there have been in municipal politics two points of singular interest to the dispassionate observer: the acknowledged success of William Devery, the acknowledged unsuccess of the party of reform. William Devery was at the outset, as is known, excluded from his party: if Tammany has never learned to use the administrative lie with as much gravity and unction as its adversaries, Tammany at least has never ventured to dispense with decorative words. William Devery is no doubt as well content as Tammany to keep lying laws upon the statute-book: he is to all appearances indisposed for his own part to deal in lying words. Precisely as in his capacity of potentate he had made no secret of his principles of government, so as a candidate he set no gloss on his own motives or on those to which he made appeal. He began his canvass for the leadership of his own district ("de Nint'") by scattering coin among street urchins and opening stands for the free distribution of ice (it was high summer) without investigation of the politics of the applicant or of his needs. "We've got Mr. Goodwin and Mr. Sheehan in this district," he said in a speech, naming his rivals. "What's either of them ever done for it? Do you know there ain't a small park or a public bath or a recreation pier in all the district? Well, there ain't; and the Legislature passed a law for a small park over here between Twenty-seventh and Twenty-eighth Streets. Sheehan had his chance to get it and he hasn't taken it. There's a park up in Plunkett's district and another down in the Seventh, but there ain't none here. That's the kind of leaders them fellows are. An' who have they given any work to? Why, I see young men standin' round the Pequod Club with their hands in their pockets doin' nothin'. They're doin' nothin' because there's nothin' doin'. After six months in power, Goodwin has had a chance to put horses an' carts an' men to work on street openings, but he hasn't done it. An' Sheehan! Did Sheehan ever give any man employment on his Second Avenue contract? No, he didn't. Now, I say I'm here for you young men. I'm with you and you're with me. Whatever I can do for you I'll do. You're working for yourselves an' me: I'm working for you—an' for myself."

There was a principle of kindness there, even though of interested kindness; there was a principle of team-play, even though of team-play of the baser sort; and the kindness tried to pass for no whit more unselfish and the team-play for no whit nobler than it was. In that last point lies the difference between Mr. Devery and other Tammany men of note. Their kindness has been in essentials of the same sort as his; they have won men's hearts by kindness and by team-play; they have thought to win them more securely still by decorative words. More accurately, they have feared to lose them if they failed in supplying decorative words. They have taken for granted the old Anglo-Saxon duality of instinct with regard to facts and words; they have tried with unpersuasive decorative words to satisfy those separate instincts separately. Meantime it has been shown that in at least a portion of the public no such duality exists. It would be a mistake, as has been said already, to suppose that Mr. Devery incurred the indignation of the public by his deeds; his deeds were of a kind already sufficiently familiar: he incurred it by his words. It would be in like manner a mistake to suppose that he aroused the enthusiasm of the public by his deeds or by his promises and sentiments; deeds, promises, and sentiments were of a kind sufficiently familiar: he aroused enthusiasm by his words. It is the fashion to regard his popularity as evidence of mere acquiescence in corruption; it may more reasonably be regarded as evidence, in at least a portion of the public, of a growing weariness of decorative words, in growing hunger for words that square with deeds.

The average reformer is to the utmost as lacking in brutal sincerity—is at the

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least as much under the domination of the decorative phrase—as the Tammany politician; and is in addition lacking in kindness, even in interested kindness, and lacking in team-play, whether base or noble. Of lack of kindness, of decent gratitude, no better instance could be given than that of Officer O'Neill. In himself O'Neill was a figure justly of small importance; he was a patrolman, an honest one, in the metropolitan police. But he was also a veteran soldier honorably discharged; brought before Mr. Devery in one of the court sittings at Police Headquarters that the New York "Sun" delighted to report, he openly defied his judge—the "Big Chief;" he said openly, as no man before him had dared to say, that he was fined thirty days' pay because he would not stand for a "shakedown," which means that he refused to give from time to time on demand five or ten dollars out of his meager salary to his superiors, to be used for purposes unknown; and for his freedom of speech in contempt of court he was "broken"—dismissed from the force, and deprived of his chance for a pension. The reformers made of O'Neill something little short of a hero; they took him up; they used him; in private they celebrated him and made to one another vague promises of taking care of him; in public, from every platform, they made much during the campaign of his sterling pluck and audacity; they even introduced him before great mass-meetings to make speeches in behalf of the Fusion candidate. His speeches were a narrative of what he knew of the police under Devery, a narrative modestly and earnestly told; they were effective and well received; the Fusion candidates were voluble in praise of O'Neill; in a gratitude sincere at the time, they said to one another, and no doubt each to himself, that O'Neill must not stand to lose by the help he had given them; that if they should win out—that whether they won out or not—they must make a point of caring for O'Neill, and if possible of reinstating him on the force. As every one knows, they won out, on election day, on the sixth of November. When they went into office two months later, O'Neill was practically destitute, certainly in distress. What appeals for help he made—whether or not he made any appeal—I do not know. What I do know is that during those months his pluck was much talked of and his necessities unrelieved. When, upon taking office, the reform candidates were apprised of O'Neill's distress, there occurred by telephone a number of consultations in regard to him. For the time being, as a makeshift until justice could be done him, Mr. Jerome, in sheer impatience of the prolixity of consultation, gave O'Neill a position as process-server. The reform office-holders have now been in power a year and more; O'Neill is still in Mr. Jerome's employ as a process-server; he will lose that position when Mr. Jerome goes out of office; he has not been reinstated on the police force; he has not been reinstated in his right for faithful service to a pension.

The reformer has thus far been too much inclined to pique himself upon the sins which he does not commit and even upon the kindnesses he does not do. The promotion of the interests of individuals is, in his thoughts, vaguely associated with corruption; there is latent in his mind the formula that he is working in the service, not of individuals, but of ideas. But except by serving individuals there can plainly be no effectual serving of ideas. The grafter provides opportunities for graft for the men who have helped him; the honest worker provides opportunities for honest work for the men who have helped him; or, if he does not, so much the worse for him and for the party to which he happens to belong. So much the worse also for the honest work that needs to be performed. The party of reform is, in theory at least, the party of honesty, efficiency, and energy in public business and in all the industry and commerce of the land. The choice of honest, energetic, and efficient men needs a discerning eye. The Tammany leader, as a rule, has a discerning eye. He knows how to select and to promote men efficient for his purposes; men efficient for his purposes are not necessarily or usually the men efficient for the purposes of the party of reform. On the one side, one kind of efficiency to be distinguished and fostered and rewarded; on the other side, another kind. There lies the whole vast difference between a party of corruption and a party of reform. But what shall be said of the future of a party that is not

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bent upon distinguishing and fostering and rewarding efficiency of any kind?

It is too commonly forgotten, even by reformers, that the party of reform differs from the Republican party, for instance, or the Democratic, in a fashion that makes mutual aid a matter not of less but of greater obligation. It is professedly a party of efficiency and honesty. A man may be in opinion the sincerest of Republicans or Democrats and yet be unfit for employment or advancement; but who is fitter for employment or advancement than the honest and efficient man? Far from finding himself exceptionally friendless, as at present, a useful member of a party of reform should find himself exceptionally well befriended; the party of reform is by profession unpolitical, undoctrinal: it is or ought to be a class—the class of the honest and the strong. The strength of a class, when all is said, is simply the strength of all its members; it has, or ought to have, for end the strengthening of the honest and the strong.

In point of fact, the party of reform bears scarcely the least resemblance to a class. The lack of team-play visible in the relations of the leaders to their followers is still more manifest in the relations of the leaders to one another. They have in common, seemingly, only negatives; there are men with whom they will not act; there are deeds they will not do. There is nothing, seemingly, that with one mind and in one way they are resolved to do.

The typical Tammany politician has long since learned to subordinate himself in team-play. The typical Tammany politician is not, in the jargon of the stage, a star performer; he is a professional; he can do his bit and do it well; but he is a member of a company; he is non-existent on the stage except as a portion of a whole. The typical reformer is a star, and a typical reform administration is usually a company of stars. Mr. Low is a star, Mr. Grout is a star. Two-thirds of the professional reformers who voted for them are stars; each one too excellent in his own kind to subordinate himself to team-play.

It may be alleged, indeed, that Mr. Jerome, like other eminent reformers, is a star, unwilling to subordinate himself in team-play; but the assertion will not bear examination. The only plan of action, apart from mere honesty in office, formulated by any speaker during the reform campaign was his for the reformation of the lying laws upon the statute-book; and neither he nor his associates proposed that plan in public until he had first submitted it to Mr. Low as the official leader of the Fusion movement and entreated him to adopt it as his own. When Mr. Low, in his opening speech at Cooper Union, reached the question of the Sunday liquor law and its enforcement, he did not explicitly adopt Mr. Jerome's way of dealing with it as his own, but he adopted it, to all appearances, implicitly; "Mr. Jerome," he said, "will speak of that." Mr. Jerome, in Mr. Low's presence, not once only but many times, assured his auditors that while he spoke, like other men, for himself only, he relied upon his colleagues' entire concurrence and support; and Mr. Low, among the others present on the platform, took active part in the applause. If the plan of action Mr. Jerome put forth was beyond question his own in its inception, it was at least put forth by him when, on good grounds and in good faith, it could be treated as a party plan; if since his election he has steadily adhered to it with or without the assent of his associates, there can be no doubt that he himself stands pledged, whoever else is free. And it would be difficult to say what other plan of action can be regarded as the party plan. The plan of liberal enforcement is by no means a plan of action; it is a plan simply of negation and inaction: negation of the effort to enforce the law, negation of the effort to amend the law; negation of reform itself, since by no interpretation can the purpose of reform be a prolongation of the *status quo*.

The system of liberal enforcement is, of course, literally and precisely the system of the administrative lie. Mr. Jerome's political activity has been from first to last one unflinching campaign against the administrative lie. If he has succeeded, if he still succeeds, in making the overthrow of the administrative lie the standing policy of the party of reform, his success will mark a transformation of the party from within—its transformation from a party of good words and good report into a party of good deeds. The

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assault upon the administrative lie will have been organized in one of the main strongholds of the administrative lie. One of the main strongholds of the administrative lie, as has been said already, is the sheltered woman's world. The world of the reformer hitherto has borne a certain resemblance to the sheltered woman's world; it has been a world of sheltered men. The typical reformer has been delicately bred and miscellaneously educated after a scheme of education that takes cognizance of little except ideas and words. He has small notion of a world of strife in which men's safety depends on mutual loyalty, on action, energy, and cognizance of fact; in the woman's way, he piques himself on what he is and what he likes. He has the woman's talent for words; he piques himself on purity, he piques himself on taste. He piques himself not least, it seems, on being easy to shock and on reposing perfect faith in decorative words. He does no doubt in many instances repose implicit faith in decorative words; like the woman, for sheer lack of daily contact with rude fact, he is in many instances the natural dupe of the administrative lie.

If among the members of the Continental nations Anglo-Saxon hypocrisy has been almost a by-word, that is because such honest and unconscious inconsistency is to them incredible, impossible; they find in their own nature no such lack of unity; they are veracious or mendacious knowingly; they do not deal with life and with the world piecemeal. In the American there is an even more various intermixture of racial elements than in the Englishman, but it is not always the subtraction of an element that makes for greater unity or the addition of an element that makes for more admired disorder; there is such a thing as the addition of new elements with unifying and crystallizing power. In the American the blood of English men is blent with that of men far less at variance with themselves. In the American, accordingly, the most superficial observer may discern a greater love of symmetry, precision, order; he goes to Germany for precision and consistency in scholarship; to France for precision and consistency in art; in literature, in thought, in art, he shows an almost Gallic sense for form.

The modern American is, in a sense, an Anglo-Saxon, but an Anglo-Saxon with a difference; and that difference makes against the maintenance of the Anglo-Saxon administrative lie. To men born with a turn for unity, consistency, precision, logic, order, it is not given to lie unconsciously and honestly. It was because the Anglo-Saxon of the parent stock lied honestly and unconsciously that he lied thrillingly; it was because he lied unconsciously and honestly that he retained the vigor of the honest man. The administrative lie known as a lie is no longer the Anglo-Saxon administrative lie; it becomes instead what may be called for brevity the Latin administrative lie; it begets cynicism; it begets effrontery; it begets sheer recklessness of fact. It is not likely that Americans will in the long run acquiesce either in cynicism or in disregard of fact. They are not sentimentalists; they are not cynics; alone perhaps among the nations of the modern world they unite the instinct for consistency, which is essentially an instinct for ideas, with an instinct for stubborn loyalty to fact.

The instinct for consistency has often been regarded as a source of danger in the world of practice; but it is a source of danger obviously only in so far as it entails a lack of sense for fact. The sense for fact itself has often been regarded as a danger in the world of practice, on the ground that it makes naturally for cynicism and disregard of moral law; but values moral and emotional themselves are part of fact; sentimentalism and cynicism alike are signs of lack of sense for fact. It is part of Mr. Jerome's power, it is part of the cumulative evidence of the likelihood of his success in the long strife in which at first he stood apparently alone, that he himself is so typical an American of the new time. By his very name he stands revealed as an Anglo-Saxon with a difference—an Anglo-Saxon with a Gallic clearness and unity of mind. After the manner of his countrymen of the graver sort, he placed his instinct for consistency at first at the service of the puritanic formula; he put his trust in the administrative lie, he sought to make a truth of the administrative lie. It is in very young men in some sort a sign of grace to give implicit credence to good

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words; they have had no time to master the mute facts of the world. In the school of puritanism he won the right to deal without reproach with the main evils misdealt with by mendacious laws; in the school of puritanism he kept his fire of moral zeal and wrath alight. He is a man of the world with a capacity for moral indignation; he is a puritan without illusions; he is an idealist whose dominant idea has come to be fidelity to fact. He is a speaker of extraordinary effectiveness, the secret of whose effectiveness lies seemingly in sheer indifference to effect. He is a statesman whose effectiveness results from the simplicity, centrality, and self-evidence of his ideas, and from the singular union in his pursuit of them (a union not, indeed, infrequent in his countrymen, but nearly unexampled outside the circle of his countrymen) of nonchalance and zeal. He has never yet to any onlooker seemed eager or restless in enforced inaction; he has never yet in any opportunity for action been found to have grown cold. To men of such a temper in the United States adherents sooner or later come; to one or the other logical alternative in matters of public policy adherents sooner or later come. For men of clouded vision or divided mind there are many lines of policy conceivable with regard to the administrative lie, since there are many intermixtures possible of falsity and truth; for men of lucid vision and unity of mind, for plain-dealers, there are only two lines of policy conceivable: decorative public speech consistently denied in private and in administrative word and act—the policy of, say, Senator Platt; honest public speech consistently made good in private and administrative word and act—a cynical avowal of the worst practice of the time, or a fearless avowal of the best, and a fearless refusal to avow more than the best, that is practical at the time—the policy of William Devery or the policy of William Travers Jerome.

There are signs already that the alternatives are beginning to be recognized; there were signs already that at what was outwardly the close of Mr. Jerome's campaign the public far and near was vaguely aware that his campaign was only just begun. The excitement of the canvass round about his path has never quite died down. From every part of the United States his mail still brings letters of approval or requests that he should intervene where right of intervention he has none. Unknown men of business, unknown workingmen, still stop him in the streets to shake his hand; diners in restaurants where he is seen are likely still to raise cheers for Jerome. The evidences of enthusiasm are far from being balanced by evidences of hostility; the evidences of hostility from first to last have been singularly few. He has opponents, naturally, and vehement opponents; he may even have assassins; but it is palpable to the attentive onlooker that for a man so open in denunciation he has roused extraordinarily little honest hate. In the Republican party and in the Democratic, in the camp of the Reformers and in Tammany, there are forces fighting on his side. He himself knows well that his fight is only just begun. "I do not know whether I shall win my fight," he said only a few days since to a reporter; "but the fight is a good fight; I mean to fight it to the end."

[CONCLUDED]

From the Philippines

The following comes from a correspondent in the Philippines who has special facilities for accurate and trustworthy information, and in whose judgment concerning the conditions in those islands our readers can place implicit confidence.—THE EDITORS.

WE are moving along and progressing slowly, and looking forward with some degree of fear to possible suffering from short food supply in May, June, and July, but with the profoundest hope that Congress will see fit to aid us by giving us sound money, a non-fluctuating medium, and reducing the tariff to twenty-five per cent. The most pressing necessity now upon us is that of buying and bringing cattle here to sell to the people who are able to buy. This will require a large amount of money, more perhaps than can be appropriated here, in view of the diminishing surplus. Should Congress in its generosity, with an overflowing treasury, appropriate two or three millions of dollars to enable us to

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buy the cattle and stock the farms, it would not very much reduce the fund after the work had been completed, and Congress might provide in the gift that after it had accomplished the purpose of restocking the farms, the fund remaining should be devoted to the foundation of an English university. Nothing could so well teach these people the intense interest that the American people have in them and their welfare.

The need of an English university here is crying, and we shall have to establish it ourselves, though we have most limited funds with which to begin. It is the keystone of the educational arch. We are bound first to educate the sons of educated people, and the leaders of what public opinion there is in the Philippines, in English and American institutions. Unless we give them an opportunity to graduate at an English-speaking university, they will prefer to go to the Spanish schools, and to avoid the public schools, because they can graduate at the Catholic University of St. Thomas. The establishment of a university here will give a tremendous impetus to the desire to learn English, which is already great, but which of course, as the difficulties of learning the language become appreciated to these not very persistent people, will have a tendency to fade away. The change which has been made in the educational department I think is a good one.

We have now a Roman Catholic at the head of the Department of Public Instruction, with a competent man, Dr. Bryan, at the head of the Bureau of Education. The real executive, of course, is the Superintendent of the Bureau of Education, Dr. Bryan, but Judge Smith is in such a position of control that he can see to it that the public school system is not rendered hostile to any religion.

In church matters the situation seems to have changed considerably. The opposition to the friars among the people is very great, and Aglipai, seizing upon the refusal of the Church to agree to exclude the friars from these islands, has been able to secure the active assistance of a great many Filipinos, and the more or less latent sympathy of all of them, in his movement for an independent church. The respectable Filipinos generally do not separate themselves from the Roman Church, but they are all waiting to see what the real attitude of the Apostolic Delegate is to be, and unless it is quite radical the Church of Rome will have a long controversy upon its hands with the Independent Filipino Church. Aglipai professes, and so far as I can see sincerely professes, complete accord with the principles of the American Government and recognizes its sovereignty. The unusual opportunity to oppose the Church openly, to hold a mass without interference by the friars or the hierarchy, has done much to convince these people that the freedom promised and guaranteed by the American Government is real. Of course the great difficulty is the constant conflict over the right to control the churches and conventos. It was always claimed by some towns that the town owned the church and the convento, and merely held them for the use of the Roman Catholic Church, subject, however, to the disposition of the town when it chose; and now, as whole towns, or at least a majority of the people, including the former Roman Catholic priest, desert the Roman Catholic Church and go over to the Filipino Catholic Church, the priest at once transfers the church to Aglipai and holds mass therein for Aglipai. The Archbishop then sends another priest to take possession for the Roman Catholic Church, and the question is, What is the duty of the executive? Even if the executive believes the title to be in the Roman Catholic Church—and it was in the constructive possession of the Archbishop—can the executive go to the extent of using the executive arm, without any resort to the courts, to put out the apostate priest and put in the agent of the Archbishop? That question has been submitted to Washington and to our Attorney-General here, but no answer has as yet been received. Aglipai is not a great man; he had the reputation of being very cruel as the agent of insurgent forces in Ilocos Norte; he is a good deal of a plotter, and certainly has exercised a good deal of control over the native clergy. But Governors who come from Ilocos Sur, Ilocos Norte, Abra, and La Union report that the whole people there are with the new movement in the Church in favor of Aglipai and against Rome. Aglipai has been working in Cavite, and has succeeded quite well. He goes to the

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Visayas for the next month, and the people are making great preparations to receive him there. The establishment of a church under priests of the character of Aglipai and his fellow-schismatics will not be in the interest of good morals and religious betterment of these islands, because the native priests, by the malicious neglect of the friars, have never been well selected nor well educated; but as a protest the significance of the movement cannot be exaggerated. In the end the Roman Church will probably win. The Roman Church is not infallible, certainly, but it does have a capacity for remedying its mistakes, which no doubt it will ultimately display in these islands.

There has been for the last two weeks a convention of the Governors of the islands in preliminary preparation for the taking of the census, and the Government has availed itself of their presence for the purpose of having general discussions with them. They have been very hospitably received and much entertained, and return to their posts with a feeling of their own importance and with a renewed allegiance to the Government that cannot but be useful. The whole work of the Government here in one sense is directed to convincing these people of the good intentions of the Americans in their work here, and anything which plants confidence in the minds of the people makes for its success. The Governors are men of much influence in their provinces, and through them the Government may fairly expect to find a good way of reaching the people.

Ladronism continues, but reports show that the constabulary is doing good work, and that, while it is rather a slow process, improvement is being made and there is no retrogression. The courts are working, and ladrones are being convicted in every province and sent for long terms to prison. This course, though it is not so spectacular as suppression by the military, is in the end much more effective. Singularly enough, the two worst provinces in the islands probably are Cavite and Rizal, in the immediate neighborhood of Manila. That is because most of the wickedness in the islands gathers in Manila, and the city offers a very good refuge for ladrones who are hunted, and because it also offers a very good place for the disposition of stolen goods. A native Governor of Rizal has been recently removed, and another, who is doing very efficient work, substituted.

The agricultural depression is of course the main difficulty here, and that can be overcome only by time, and possibly a period of two or three years. Politically there are one or two groups of irreconcilables who are anxious to make such trouble as they can by keeping within the law of treason and sedition and yet advocating all the principles of the insurrection. I do not think that their influence or their importance will be as great as they think it will be. Every three months indicates progress. The islands are much freer from disturbance now than they were three months ago. The longer we keep progressing in this way, the greater assurance it is to the decent people of the country that Americans are here to stay and that the Government is worthy of their support.

Manila, P. I., December 26, 1902.

A Country Church Industrial

By Mary Caroline Crawford

A CURE for the disease called hill-town degeneration has been prescribed by the present minister of a Unitarian church in Massachusetts. He believes that the cure is simply to get back to the combination of agriculture and industry from which the small towns have lapsed. He is trying, therefore, to bring home to the consciousness of Massachusetts farmers that gospel which Prince Kropotkin has so thrillingly preached. "Back to the land!" cries our Prophet of Montague, Massachusetts. But he adds, "Let us also spiritualize the country and revive the ancient industries." Born in Salem, New Hampshire, perhaps thirty-five years ago, on a farm over which his father, a lay evangelist, was the presiding genius, the boy drank in almost with his mother's milk the inspiration to cultivate at once the ground and Christian character. Always he desired to be a preacher, yet always he felt himself close to the soil, and was convinced that the soil had a mission

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and a message for Americans. After leaving college, therefore, he set himself right manfully to the task of building up his Country Church Industrial, a church that touches all life and "makes the dead bones leap."

Mr. Pressey is enough of a journalist—he served a long apprenticeship at this trade—firmly to believe in the efficacy of happy nomenclature. He calls himself Bernard Secundus, Explorer, and his community New Clairvaux. The title as applied to him is, however, far from being a meaningless appellation. St. Bernard civilized Europe by preaching the combination of work and study. Through his monastery settlements he brought the Middle Ages out of barbarism. Every art and craft of the time, including farming, he improved and developed, and his gospel of work and worship did more than that of any other single individual for the advancement of civilization in Europe. It is just this gospel that Mr. Pressey is preaching, and just this work that he is succeeding most encouragingly in doing in Montague.

The visitor who, after infinite difficulty in the matter of train connection, really arrives at Montague, finds an exceedingly pretty little village. An electric car from Turner's Falls passes the station about once an hour, and if one is so fortunate as to connect with this, one's journey to the village proper is immensely simplified. But the only other mode of conveyance is a wagon stage which brings up the mail once or twice a day. It was this that I sought out.

"Do you know where Mr. Pressey lives, and can you take me there?" was asked of the tall, lean country boy who was in charge of the mail-bag.

"Yes, indeed," he answered. "Get right in."

And then followed the jolting journey of perhaps a long mile, past pretty white houses set back on trim green lawns, past the two churches of the place, and the two imposing industries. One of these was the veterinary's establishment, with prices for clipping and caring for horses nicely painted over the entrance; the other, a flourishing laboratory, where various toilet preparations are compounded. One or two shops, too, were observed along the way, as well as a quaintly rambling old building labeled Montague Tavern. Then the creaking stage brought up with a round turn in front of the Pressey parsonage.

Without and within, this is as pleasant a home as one could find in a long day's search. The keynote of the household is struck very promptly. As one enters the front door the legend "My Father worketh hitherto, and I work," meets the eye. And in truth there are no drones in this hive.

Besides Mrs. Pressey, a charming woman, whose father was as ardent an advocate as is her husband of social ideals, and the little daughter of the household, there are just now in the family a housekeeper, a compositor, a boarding pupil and apprentice, besides other casual members and employees, which make the number under the roof eleven.

This family group idea is an essential part of Mr. Pressey's scheme. Each family is, however, limited to twelve persons, and the work has already progressed so far that a farming family is now being started at the New Clairvaux farm-house, and a woodworking family will very soon be organized. Every form of labor is dignified, and here, as at Brook Farm, there is good talk, whatever work may be under way.

At the family dinner the table covering was of spotless white oilcloth, and the food simple but very good, with a plentiful allowance of Graham bread, which again brought Brook Farm keenly to one's mind.

Among those there were college-bred men and women, endowed with a sense of humor as well as with many good, sound, every-day qualities. The talk ran lightly from ping-pong to Carlyle, with here a funny story and there a sparkling epigram.

Dinner over, the second St. Bernard adjourned with the present writer to the library, while the apprentices went, after due rest, back to their work in the printing and magazine offices. This magazine is one of the most interesting of Mr. Pressey's industries. It was started for the sake of voicing his socialistic views and providing work for his young people. It records the progress of the handicrafts, exploits the ideals upon which New Clairvaux is founded, and preserves in its pages the

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invaluable hill-town traditions which have for years been falling into the hands of its editor.

A hint of its quality may be had by quoting some of its editorial squibs. After acknowledging books and money received during the month, it says:

"Further, we get very much good advice, stimulating criticism, and inspiring praise from sources too numerous to mention; also some bad advice from distinguished public factors.

"God shield me and keep me from kindness—of the soft, molluscous, maudlin sort, I mean—the bright, phosphorescent soft-rot of selfishness. Heaven give the kindness that dares something; that lives not to please nor kills from cover, whose dealings are rather yea and nay; that praises from principle and truth, not policy; that condemns like a man who dares face his own convictions, but misses no opportunity for real service to others and to the public. If I am willing to bear a low estimation of myself and not be a coward when I do the unappreciated, necessary thing; if I am willing to live on little and work hard and take time; then with any low ideal or false practicability I need not compromise a hair's breadth. I am responsible for what I see, especially if nobody else sees it.

"The policy of this magazine is to lay down a definite ideal programme for human society, while banging away at the evils and lifeless things in the old programme; to foster the handicrafts movement for country places; to give currency to a body of rapidly perishing and invaluable hill-town traditions which have fallen to our keeping; to voice the specific work of New Clairvaux, to spiritualize industry —*and these five are one.*"

The little building behind the parsonage in which the magazine is published is as curious and as interesting as is everything else about this movement. It was originally a doctor's office, and a large case full of old leather-bound medical works, as well as the faithful skeleton, still remains in evidence. A facsimile of the Declaration of Independence is also there, together with a picture of Edward Everett Hale, one of Tolstoï at work, one of Booker Washington, of Ruskin, of Hugo, and of William Morris.

"Tolstoï, Ruskin, and William Morris are our three patron saints," remarked Mr. Pressey.

The only other thing of significance on the wall—and this seemed to be to the visitor of decided interest, hanging there where the country boys and girls of Montague might observe it—was the Latin document insuring to Edward P. Pressey all the rights, privileges, and opportunities of a Bachelor of Arts of Harvard University.

The printing-office and the composing-room are parts of the parsonage itself, and nearly every corner in the house has a desk devoted to some particular department of the work. The printing is extraordinarily well done, for Mr. Pressey invested in a lot of good type, and had the ingenuity and fortune to connect his press with a little stream that runs behind the house, thus securing water-power enough to manipulate his plant. Pamphlets, circulars, posters, and letterheads are printed in large numbers at this little establishment, as well as two magazines—Mr. Pressey's and one edited by Dr. Dresser, of Boston.

Besides the printing, raphia basket work, embroidery, lace-making, cabinet-making, and agriculture have been already undertaken, some in the farms of the neighborhood, with the parsonage as headquarters, and others with working centers at the New Clairvaux farm-house, less than a mile away. All these industries are thriving, as much because they are well executed as because they meet real needs.

What is called the New Clairvaux table, made entirely of wood, without nails or glue, is a most interesting example of a country cabinet-maker's skill. Similarly, the baskets and the green and white embroidery produced at New Clairvaux are excellent products of handicraft.

When all is said, however, Mr. Pressey's work is emphatically homogeneous. In spite of the fact that he seems to be scattering his forces in many different directions, his scheme of life in New Clairvaux is simply a preacher's answer to the specific needs of country people in country places. He describes his country publication, "Country Time and Tide," as "a magazine of a more profitable and interesting country life," and he believes sincerely that what is needed in the

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country town is to make life there cheerful and financially feasible.

When he first came to Montague, he observed that there were in the village many boys who had nothing to do. These he set at work picking berries at five cents an hour. The girls he likewise employed tending the baby, sweeping the piazza, and washing dishes at five cents an hour.

But the income of a country parson is too limited to warrant indefinite expenditure at even so low as a five-cents-an-hour rate. Hence the purchase of type and the setting up of the printing-office. The late Mayor of Thompson Island, the Farm School in Boston Harbor, is now the chief compositor of this office, and he will soon help form the Junior Country Town, which is so near Mr. Pressey's heart. Another boy, who has just graduated from the high school, is at New Clairvaux for the purpose of learning scientific agriculture. Later it is hoped that he may be developed into a farm superintendent.

And all the time applications are being received from other interested young men who see in this colony something both ideal and practical, something which gives promise of the fulfillment of the Emerson line that has come to be the text of the settlement: "I look for the supreme beauty to shine also out of the west," the west in this case being, of course, the hill towns of western Massachusetts.

A Unique Experiment in Profit-Sharing

By C. H. Quinn

A LABOR union that went into business for itself has just completed its first eighteen months, which has been an experimental period for a novel idea. The experiment involved co-operative profit-sharing labor by an average lot of American workmen. It has proved successful thus far, and there appears no reason why it should not so continue.

In the metal polishing and plating department of the great Eastman Kodak Works at Rochester, N. Y., a year and a half ago the men, about fifty in number, organized local union No. 113, and formulated a number of demands regarding their work and wages. These were presented to Manager Frank A. Brownell, and several conferences were held between him and the men. Any agreement was found to be impossible, and after much anxious thought, and when a shut-down was imminent, Mr. Brownell proposed to the members of the union that they start a polishing and plating plant of their own, and thus secure the profits they thought he was making. He promised that he would send them all the work that they could do as cheaply as the average plant of the kind in the city. At the same time they would have the privilege of getting all the work they could from the public.

The union held nearly an all-night session considering the novel idea. The men decided to try the plan, so instead of quitting work the next morning they sent a committee to select a building for their own plant. A two-story stone building, 70×100 feet, was found near their former workshop, and the committee rented it, with power and heat, for one year. The offer of Mr. Brownell to rent them the equipment of his shop was accepted. The machinery was moved in the night, and the work, very heavy in June, was not interrupted. The new concern was named "The Union Polishing and Plating Company."

Organization of the unique company was not effected without long and earnest thought and discussion. A talented attorney was engaged to draw up the necessary articles of agreement, which were signed by each of the workmen joining. It was decided that each one of the organizers should subscribe to $100 worth of stock in the enterprise, the amount to be collected by assessments as needed.

Control of the affairs of the business was vested in a board of nine directors, made up of the president, vice-president, secretary, and treasurer, and five stockholders. Besides this board there is a shop committee of three to whom all complaints are referred, and whose dictum is final.

The subscribed stock of $3,400 repre-

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sented the thirty-four organizers of the company. Each started off with the hope of dividends on his stock in addition to his wages. None have been disappointed. Little money has been required on assessment in pay for the original stock. The workmen have received about 10 per cent. better wages than other workmen of their kind in the same city, and they have still their common interest in the concern.

Through natural causes, the number of stockholders has been reduced to twenty-one. Accordingly, the value of the individual interests has increased, as now each of the twenty-one has very near to one and two-thirds shares.

When a stockholder desires to sell out his interest in the company, he has, by a rule of the organizers, to offer it first to the other members. If the board of directors decide that the asked price of the departing member is too large, the board offers what it thinks the interest is worth. If the owner is not satisfied with the price offered, he has the privilege to sell his stock to an outside buyer. There are always outside buyers who are willing to purchase.

The men are paid by the piece for their work. Often their work gets so heavy in summer that extra help has to be hired. Wherever it is possible to utilize a boy, one is hired instead of a man. Many times last summer the force of forty or fifty men worked thirteen hours a day to fill orders.

There have been times, too, when business was dull and some of the stockholders had to be laid off. The single men were always willing to volunteer to take idleness, so that the married men could have the work and wages. They expected seasons of idleness on the co-operative plan just the same as though they were working for their old employer.

Of course the company made mistakes. But there were always so many partners that one or more would be sure to see them promptly. As each had the interest of the company at heart, as part owner, mistakes did not exist long.

Some men to whom the managing of the shop was given failed entirely as managers, and the board of directors lost no time in placing them back at the bench. In various ways the firm found where economy could be practiced or the work improved.

After watching the operation of the profit-sharing plan since its inception, President O. D. Stuart says of it:

"The method of co-operation is sound. It has been a success with us, and I know of no reason why a coal-mine could not be managed in the same manner. The difficulty in that case would, perhaps, be in the miners getting possession of a mine. But if they could, and have competent, honest men at the head, they could get along without the coal baron. With slight variations to suit different conditions, this co-operative profit-sharing plan can be used in many lines of work."

Specialization in History[1]

THE best work of the late Lord Acton, the profoundly learned Professor of Modern History at Cambridge, was not in any publication by himself, but in the plan of a work now to be executed by others, mostly of his own selection. The subject is not as new as the plan. Of new material, indeed, there is with every year a growing abundance, as the buried or neglected archives continue to come to light in frequent contradiction even of the classic historians. The increasing mass, already swelled beyond the compass of a single mind, has made a division of labor as indispensable to the scientific culture of history as it is to the progress of science in every other field.

Any single-handed attempt to write a consecutive history of the modern period not only encounters this baffling difficulty in the encyclopædic variety of material. Written from an individual point of view, it is inevitably subject to individual prepossessions dominating the writer's selection, emphasis, and judgment. The work of the Roman Catholic, the Protestant, the Positivist, of the Frenchman, the Briton, the American, however impartial in intention, needs in the result correction for the personal equation.

Lord Acton's plan, embodied in the

[1] *The Cambridge Modern History.* The Macmillan Co., New York.

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present volume, meets these difficulties as far as they can be met. It distributes the vast field among specialists, each of whom has made his portion the subject of elaborate study. The report of such a one concerns his field alone, independently of its relations to things before and after. But were this all, the result would be a collection of mere monographs as disconnected fragments. Lord Acton's plan provides that the collection shall be a true series, in a definite line of development.

In such a line it is proposed to give no less than twelve volumes to the history of Europe and its colonies since the fifteenth century. The central idea of each volume is found in some signally important historical fact, selected as the nucleus around which the studies of the writer assemble the events, forces, and characters of a definite period to speak for themselves. Yet it is not a succession of episodes that is to result from this treatment, but a true series conformable to the modern conception of history as a progressive movement of mankind, to the evolution of which the national and individual factors are subsidiary.

The beginnings of modern history are fixed by no arbitrarily selected date, but by our recognition of the awakening of the modern spirit. This awakening has given its name to the epoch with which the introductory volume of the Cambridge series is concerned—the "Renaissance." This was a revival not merely of intellectual activity and culture. These were merely the concomitants of that in which the deepest distinction between the modern and the ancient or mediæval world is found. The modern spirit, with whose advent modern history begins, is the spirit of self-development, of self-realization—in a word, of individuality.

Quite appropriately, the story of the Renaissance, as told in the present volume, begins with two chapters on the New World of the far East and the far West, the discoveries of which were the first great exploits of the modern spirit, and reacted on the European mind for the invigoration of that spirit, as illustrated by such thinkers as More, Montaigne, and Bacon. The story of the Ottoman Conquest comes next, as it was the Turkish invasion that like a mighty wind swept westward from Constantinople to Italy the seeds of the new humanism in the intellectual treasures of the ancient world. Among the nations influenced by the Renaissance, Italy is naturally most prominent. Italy was the radiating center from which the intellectual quickening spread to the northern nations. In Italy its first fruits and some of its best fruits appeared. Five chapters are accordingly given to Italy, two of them to Florence for the exhibition of contrasted aspects of the Renaissance—the ethico-spiritual and the politico-intellectual, with Savonarola and Machiavelli as their exponents. In the chapter on Rome and the Temporal Power Dr. Garnett, of the British Museum, makes a noteworthy correction of historical tradition in the case of Pope Alexander VI., whom he pronounces, though utterly unprincipled, clear of the most odious imputations. Other European countries, destined to later importance, but having less significance for this period, occupy comparatively little of the field of vision. Germany, Hungary and the Slavonic kingdoms, Spain, France, the Netherlands, England, are treated each in a single chapter. Thus the nations, forces, and interests which are to play their parts in the subsequent history are brought upon the stage.

From these local points of view, in which politics, economics, and social life are the subjects of chief interest, while art and literature, except as directly bearing on these, are relegated to special works, the reader passes on to outlooks over the field at large in various aspects. The economic change which revolutionized commerce, the classical renaissance in its revival of ancient learning, the Christian renaissance of interest in the primitive documents of faith and the history of the Church, are exhibited in successive chapters. The volume closes with a twofold view of the period as it is about to ripen into the Protestant revolution. Catholic Europe in its unstable equilibrium amid contending forces of good and evil is sketched by an eminent and fair-minded Catholic scholar, Dr. William Barry, while Mr. Henry C. Lea, the well-known historian of the Inquisition, describes The Eve of the Reformation. These two, however, are not conflicting but co-operating witnesses, their differ-

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ences being less in facts than in the facts they emphasize. Mr. Lea is the only American among the seventeen collaborators; the rest, with a single exception, are British scholars.

The work whose plan has now been outlined is new in its method of attempting to solve the embarrassing problem of the historian in this field by collaboration in a well-digested plan. Its result is not a recast of old material, or a reproduction of accepted facts. It does not aim either at being a standard work for reference, or at the picturesqueness of narration dear to the popular taste. It designs rather to exhibit that period of human progress of which our own times display the present bloom in the fullness and accuracy of knowledge which the twentieth century has inherited from recent study scientifically conducted amid material more abundant than ever before.

Books of the Week

This report of current literature is supplemented by fuller reviews of such books as in the judgment of the editors are of special importance to our readers. Any of these books will be sent by the publishers of The Outlook, postpaid, to any address on receipt of the published price, with postage added when the price is marked "net."

Authors at Home. Edited by J. L. and J. B. Gilder. The A. Wessels Co., New York. 5×7½ in. 338 pages. $1, net.

Barnas Sears: A Christian Educator; His Making and Work. By Alvah Hovey, D.D., LL.D. Illustrated. Silver, Burdett & Co., New York. 5×7¾ in. 184 pages. $1.25.

Dr. Sears, a man of wide note in his time, was successively Professor of Languages at Hamilton, N. Y., Professor of Theology and President at Newton, Mass., Professor of Moral Philosophy and President at Brown University, and the first Secretary of the Peabody Fund for Education at the South, until his death in 1880. He well deserved to have the centenary of his birth, November 19, 1802, commemorated by this memorial of an influential life.

Dawn of Day (The). By Friedrich Nietzsche. Translated by Johanna Volz. The Macmillan Co., New York. 6×9½ in. 387 pages. $2.50.

Only an absurd conceit of superior enlightenment could have selected such a title for such a work as this. Nietzsche, a man of brilliant intellect but deficient in moral and religious sensibility, may be attractive to those who are fond of paradoxes and amused with cynicism, but he contributes nothing to any worthy interest or earnest purpose for human betterment. The present volume consists of some hundreds of paragraphs upon as many topics, distributed into five "books," and appears like a transcript from a "philosopher's note-book." The most friendly comment upon it is that his insanity, which became total three years later than the date of its Preface, had already begun to grow.

Extra-Canonical Life of Christ (The). By Bernhard Pick, Ph.D., D.D. Funk & Wagnalls Co., New York. 5×7½ in. 312 pages. $1.20, net.

It is worth while for every Bible reader to know something of the apocryphal gospels for better appreciation of the canonical gospels. The sober dignity of the genuine shows to greater advantage in contrast with the romancing, fantastic, puerile features of the spurious. For this reason such a publication as the present is desirable. It is not the first from Dr. Pick's hand, but we observe no mention of his former work in 1887. The mass of non-canonical matter in early Christian literature is enormous, and Dr. Pick's present compilation is merely "based upon" it, but fairly exhibits its character. A large acquaintance with it is serviceable to the student of mediæval literature and art, which drew largely from parts of it, *e.g.*, the "Gospel of Nicodemus." A serviceable bibliography of it is given here. The inspiration of the canonical gospels is in the peerless life which they record, rather than in the record made of it. Consequently, the distinction between these and the extra-canonical literature, of which Dr. Pick has presented specimens, is a distinction between the trustworthy and the untrustworthy, rather than, as his sub-title implies, between the inspired and the "uninspired."

Geography and Atlas of Protestant Missions (A): Their Environment, Forces, Distribution, Methods, Problems, Results, and Prospects at the Opening of the Twentieth Century. By Harlan P. Beach, M.A. Vol. I., II. The Student Volunteer Movement for Foreign Missions, New York. 5½×8¾ in. 571 pages. Per set, $3.

This is a highly valuable work. Primarily prepared for the classes studying in schools, colleges, and elsewhere in connection with the Student Volunteer Movement, it should obtain wide use in the churches. It is for the most part not concerned with home missions. The exceptions are missions to the American aborigines and to our insular possessions, together with the West Indies. The non-Christian world is the field in view, together with the Latin-Christian peoples of the American continent. A chapter is also given to missions to the Jews, and another to missions to Japanese and Chinese in Christian lands. The Geography exhibits, first, the environment of the missions—the land, the character, and the religion of the various peoples; next, the missionary work now going on among them. The Atlas, with its eighteen large maps done in first-class style, contains also the statistics of more than four hundred independent and auxiliary societies, whose stations are marked

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in the maps. By the use of abbreviations, whose key is at the foot of each page of the "station index," full information of the force and work at every mission station in the maps is compendiously exhibited. The two volumes together, the Geography for general description, and the Atlas for full information of details, constitute a unique publication on which great labor has been lavished, a visible evidence of the inner unity of the Protestant churches, in whose interest it has been prepared. Notwithstanding the wide diffusion of missionary enterprise, it appears that large regions are even yet practically unentered.

History of the United States (A). By Charles Kendall Adams and William P. Trent Illustrated. Allyn & Bacon, Boston. 5×7¾ in. 590 pages. $1.50.

We are inclined to regard this as the best among several excellent school histories of our country. The name of Professor Trent, a Southern man, guarantees the fairness with which the Southern point of view in the controversy that for a time broke the Union is here presented. Similar fairness toward the British side in our Revolutionary quarrel has been shown. The importance of the West in our National development has also received due emphasis. A particularly valuable element of the work is the line of interpretative comment that runs through it, for the better appreciation of events and the actors in them. The paragraphs on the industrial and financial causes of the panic of 1893 should be transposed, putting the latter first as the chief cause of mischief. The story of the fight between the Alabama and the Kearsarge gives the wrong impression that it took place in the harbor of Cherbourg, being "witnessed by thousands of people on the banks." The volume, which is amply illustrated and furnished with historical maps, is a desirable book for families as well as schools.

Introduction to Protestant Dogmatics (An). By Dr. P. Lobstein. Authorized Translation from the French Edition by Arthur Maxson Smith, Ph.D. Printed by the Translator, the University of Chicago Press, Chicago. 5×8 in. 275 pages.

This is a much more interesting work than its title reveals to many to whom dogmatics is an obnoxious word. The design of the book is to eliminate the discords between the creeds of the Reformation and modern thought. Dr. Smith has translated it as helpful to close the breach between conservative church-pastors and progressive Christian scholars. The real issue between the old and the new theology he holds to be a question of method, not of the substance of evangelical belief. Says Professor Lobstein: "Our vocation is not to ignore or to destroy the tradition inaugurated by our creeds, but to translate clearly and apply consistently the truth regained by our Reformers; to eliminate the Catholic leaven which was mingled with the ferment of the Gospel, and which weakens its power and expansion." His Christocentric treatment of the whole subject on the one hand remands Christian theology to its proper province, so often transcended by the exorbitancy of dogmatists, and on the other hand recovers it from speculative and formal applications to the service of spirit and religious life.

Journal of the Life, Gospel Labors, and Christian Experiences of the Faithful Minister of Jesus Christ, John Woolman. (The Macmillan Pocket Classics.) The Macmillan Co., New York. 4×5¾ in. 181 pages. 25c.

A new edition of this early American classic by one of the three writers who, before the Revolution, made contributions of permanent value to American literature. The "Journal" has personal, literary, and historical interest. It is a study of deep religious experience; it has rare qualities of purity and simplicity—qualities which prompted Charles Lamb to say, "Get the writings of John Woolman by heart," and Henry Crabb Robinson to call Woolman "a beautiful soul;" "an illiterate tailor," adds Robinson, "he writes in a style of the most exquisite purity and grace. His moral qualities are transferred to his writings." In the last phrase is to be found the secret of the literary and personal interest of the "Journal;" its historical value is the light which it throws upon the initial stages of the earliest protest against slavery on this continent. In adding it to the Pocket Classics, the Macmillan Company has put it into a very convenient form for reading. The little volume contains a sympathetic introduction and a series of notes.

Journey to Lhasa and Central Tibet (A). By Sarat Chandra Das, C.I.E. Illustrated. Edited by Hon. W. W. Rockhill. (Second Edition, Revised.) E. P. Dutton & Co., New York. 5½×8½ in. 285 pages. $3.50, net.

The author, Mr. Rockhill explains in his introduction, is a Hindu who has been educated especially in engineering and geographical exploration, and was encouraged in the enterprise here described by the Indian Government. It is interesting to contrast the exactness and completeness of the information obtained and here recorded with some of the loose and sensational books which have been published of late years about Tibet. On the other hand, it cannot be said that the book is entertaining. Sarat made two journeys to Tibet, and in the second (1881) was fortunate enough to penetrate into Lhasa, where he had an interview with the Lama and was allowed to see many but not all of the objects of reverence about the sacred city.

King's Garden (The); or, The Life of the World to Come. Compiled by W. M. L. Jay. E. P. Dutton & Co., New York. 5¼×7¾ in. 375 pages. $1.25, net.

This is made up of selections in prose and verse relating to the future life, the object of the author being to bring together for enlightenment, comfort, and inspiration "as many pictures as possible of the imagination, combined with more authoritative statements, comments, and conclusions, solidly founded on Holy Scripture." He has succeeded in filling a substantial volume with these intimations, divinations, and visions.

Lectures on the History of the Nineteenth Century: Delivered at the Cambridge University Extension Summer Meeting, August, 1902. Edited by F. A. Kirkpatrick, M.A. The Macmillan Co., New York. 5×7¾ in. 384 pages.

These lectures are both interesting and valuable for their interpretations of world-politics, their studies of national development and inter-

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national relations, and their critical sketches of some historical personages. The United States comes into the field of view only in an account of its relations during the century to Great Britain. This is impartially drawn, with entire good feeling, in the hope that the kindred peoples may "work together side by side at the task of building up a realm which will be their common country."

London in the Eighteenth Century. By Sir Walter Besant. Illustrated. The Macmillan Co., New York. 9×11½ in. 671 pages. $7.50.

The large quarto form in which this work is published certainly gives distinction and beauty to the book, whatever may be said as to inconvenience of handling and reading. It is quite probable that Sir Walter Besant will be longer remembered as the historian of London than as the novelist. His books on Westminster, South London, and East London were really parts of a carefully planned whole, and the present volume covers another part of the work, although now the survey is of all London and for particularly a century instead of localized topographically. The point of view is chiefly that of the social life of the century, and how well the author knew that aspect is known to all of us who have read "The Chaplain of the Fleet." Sir Walter put nearly five years of actual labor on this book—a labor, however, which was a keen delight to him. He was wont to say that after a half-century's residence in London he never took a half-hour's walk without finding something new and suggestive for study. He had in mind a great "Survey" of London after the manner of Stow's famous book of three centuries ago, and in this many experts and special students were to engage. The present volume was to form a component section of the whole monumental projected work. It covers almost all aspects of London except the literary side, which was purposely reserved for separate treatment. History, topography, trade, government, manners and customs, church and chapel, crime and debtors' prisons, street scenes, and much else—all are treated with Besant's touch of fancy and romance, as well as with an exactness the result of years of research. There are many pictures, prominent among which are fine full-page reproductions of Hogarth's pictures relating to London.

Main Currents in Nineteenth Century Literature. By Georges Brandes. Vol. III. The Reaction in France. The Macmillan Co., New York. 5½×9 in. 300 pages.

The Outlook has already reviewed the first two volumes in this series, "The Emigrant Literature" and "The Romantic School in Germany." The third volume, recently published, deals with "The Reaction in France," and has to do with the Revolution, with Chateaubriand, De Maistre, Lamartine, Victor Hugo, and with the movement of French literature to the end of the first qnarter of the nineteenth century. Further comment will be made on this important work as it nears completion.

Marianela. By B. Perez Galdos. Edited by Edward Gray, A.B. The American Book Co., New York. 5×7¼ in. 264 pages. 90c.

New International Encyclopædia (The). Edited by Daniel Coit Gilman, LL.D., Harry Thurston Peck, Ph.D., L.H.D., and Frank Moore Colby, M.A. Vol. VI. Illustrated. Dodd, Mead & Co., New York. 7×10 in. 886 pages

Parliament, Past and Present: A Popular and Picturesque Account of a Thousand Years in the Palace of Westminster, the Home of the Mother of Parliaments. By Arnold Wright and Philip Smith. Illustrated. Vols. I. and II. E. P. Dutton & Co., New York. 8×11 in. $8, net. 2 vols.

A curious and interesting book. On the side of illustration alone one is surprised to find how much has been found in the way of engravings, caricatures, portraits, and famous paintings all bearing pretty directly on the subject. In fact, the two handsome volumes are crammed with pictures (many printed in color), and the panorama of history thus enfolded is almost fascinating. The accompanying historical narrative is readable and often dramatically vivid. The story comes down to our own day.

Pleasures of the Table (The). By George H. Ellwanger, M.A. Illustrated. Doubleday, Page & Co., New York. 6×9½ in. 477 pages. $2.50, net.

Recollections of a Long Life. By Joseph Packard, D.D. 1812-1902. Edited by Thomas J. Packard. Byron S. Adams, Washington, D. C. 6×9¼ in. 364 pages. $2.25.

Professor Packard, whose life was spent in the service of the (Episcopal) Theological Seminary of Virginia, near Alexandria, was personally a most attractive character, and these "Recollections" form a most attractive book. They abound in personal reminiscences of men worth knowing, some of them known to him from his student days at Bowdoin, among such classmates as Cyrus Hamlin and Henry B. Smith, with Longfellow for professor of modern languages, and at Andover under Moses Stuart. Many a portrait, many a simple vignette of clergyman and layman, lends a charm to these pages, where churchmen and statesmen, missionaries and martyrs, are amply or briefly commemorated. It should be noted that the contrast drawn between the Congregational and the Episcopalian theory of the beginning of religious life in the young is not now so great as it appears in Dr. Packard's recollection of it, dated from many years ago. The volume is conveniently indexed.

Rome and Reform. By T. L. Kington Oliphant. In 2 vols. The Macmillan Co., New York. 5½×9 in. 541 pages. $7, net.

Reserved for later notice.

Selection from Mrs. Browning's Poems (A). Edited by Heloise E. Hersey. The Macmillan Co., New York. 4×5¾ in. 191 pages. 25c.

This is a very intelligently made selection of Mrs. Browning's lyric pieces—her most characteristic and successful work. Miss Hersey is always interesting, because she brings independent thought and fresh feeling to everything she touches. In her introduction, which is very brief, she gives a condensed biographical account of Mrs. Browning, and a condensed but very satisfactory characterization of her work. The volume is furnished with a chronological list of Mrs. Browning's works, and with a series of notes.

Things that Abide (The). By Orrin Leslie Elliott. The Murdock Press, San Francisco, Cal. 5×7½ in. 193 pages.

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FIFTY-SEVENTH ANNUAL REPORT

OF THE

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

To the Members.

For many years the operations of the Connecticut Mutual have been assuming a more and more distinctive and peculiar interest for its members, for the American public, and for the whole insurance world, and for several remarkable reasons worth noting.

For many years the great majority of companies have been gradually swerving from the lines of practice which are native and inherent in life insurance, until at last many of the largest and most rapidly growing companies have openly abandoned the motive of life insurance as the motive to which they appeal for their business; they no longer offer the results of real life insurance attained by them as the attraction to the men whose families need its protection and whose business they seek; they give their contracts other names; they suppress so far as possible the appearance of a life insurance contract; they endeavor as far as possible to give them the appearance of a profitable investment for the insured himself. He is offered, not a life insurance policy for the sake of its protection to those who need its protection, but a "Bond" as a money-making investment for himself, trusting, apparently, to the general ignorance not to discover the unalterable facts which make such a thing impossible, so far as the great body of their clients is concerned, and possible, if at all, only to a few at the undue expense of the many.

Life insurance undertakes to pay the money value of a man's life to those dependent on it, whenever they may lose it by death. While he lives he contributes to pay the values of other men's lives by way of a premium proportioned to his risk of dying, according to his age. His risk of dying increases each year, but his premium does not increase; therefore it must be so calculated that a proper part of it can be put into a Reserve Fund to meet the future increase of the risk; this Reserve is put at interest, a certain part of which is yearly added to the Reserve; an addition to his premium is also made to provide for his share of the expenses.

If the death losses are as heavy as was assumed in computing the premium, if the interest earned is no higher than was assumed, and if the expenses are as much as was assumed, then the company will just pay its losses as they occur, and there will be nothing over for anybody; the cost of the insurance will just equal the income; but if the losses are lighter, the interest rate higher, and the expenses less, than was assumed, a saving will be made on each of these items of total cost, and that cost to the company will be so much less than the assumed cost.

Mutual Life Insurance undertakes to give each man his insurance at only what it costs the company; at his equal share of that total cost in proportion to his risk and to the premium he has paid in. It returns to him, therefore, his share of the savings. If it does this each year, then he pays each year only what his risk has actually cost the company for that year. The more carefully the risks are selected, the better the rate of interest earned; the smaller the expenses in proportion to the income, the greater the whole yearly saving; the less the total cost to the company, the greater each man's share of the total savings and the less his share of the total cost—if he gets back his share of the savings. That is Mutual Life Insurance. There is no speculation in that; there is nothing in that to make it attractive to a man as a personal venture; it is a pure expense to him, and no one is advantaged in any case except his beneficiaries, who get the money value of his life which they would otherwise have lost by his death.

The only motive for a man to take a policy of Mutual Life Insurance, therefore, is the need of those dependent on his life for its protection, and his duty to give that protection to those whom he has made, or who rightly are, dependent on his life and its financial product, and his desire to get it at only its actual, proper cost.

The only way to make a policy attractive as a personal venture to any man is to do away with mutuality, except in the premium charged; charge the full mutual premium, but instead of giving back to each man his share of the

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yearly savings, divide them up among only a few and make the rest go without.

No man would accept such a proposition unless he was either assured, or felt a considerable degree of confidence, that he was to be one of the few. So the thing is put up as a gamble. Each man agrees to leave his share of the savings with the company for, say, twenty years; that if he dies meantime, his policy being still in force, all his yearly shares of savings which he might have had back shall be forfeited to the company for division among the final few; also, if he does not keep up his policy, his share of the savings while it was in force shall go the same way. The division is supposed to take place at the end of the twenty years among those who have survived so long and also have paid their full premiums straight through; but each one has had to agree beforehand to accept whatever the company allots to him as his share; there is to be no statement of the size of the "pot" nor any accounting for its distribution. The expected value of the share in it of each of the final few is set forth in the estimates of various "bonds" and other forms of contracts, the specific feature of all of which is the postponement of all dividends for some period of years. It is the chance of being in at the final division and getting what others have lost that is the attraction, addressed to the personal interest of the man and not to his sense of duty and honor toward his dependent family. That chance, as estimated by the companies originating the scheme, is about one in three. At least two-thirds will drop out by the way. Each man expects to be of the one-third. So he stakes his own proper share of the savings for twenty years in the hope of helping divide what the other two-thirds must lose. And the company holds the stakes without accountability to any one.

Notwithstanding the fact that none of the companies doing this sort of "investment" business have ever made a dividend which even approximated the estimates which attracted the "investors," and that these dividends have steadily and rapidly shrunk through all the many years of their experience, it is true that they still succeed in attracting great numbers to their membership. Personal interest in what is made to appear a "good thing," for which some one else is expected to furnish the contents, is a motive far more easily appealed to, with less effort, and with much readier success, than one's sober, unselfish duty to those he has made helpless and dependent, and whose protection he has no right to put in hazard.

The point of view of the companies selling postponed dividend schemes is admirably revealed in the instruction recently given to its agents by one of the very largest of them; the italics are the company's own: "Get the idea out of your own head, and keep it out of the investor's head, that you are simply *assuring his life*. Avoid that inadequate conception of the transaction. View the matter accurately and scientifically. You are selling a block of bonds—that is the first idea. To that you add the idea of insurance. Insurance of what? Why, insurance of the *investment*. It is not, *strictly speaking*, life insurance any more than it is fire insurance, or marine insurance—it is bond insurance." "But your client may say: 'The question of cost is a gamble after all.' Well, you can, for the sake of argument, admit that it *is* a gamble. It may aid you in selling your bonds."

It is precisely because the great bulk of business now done by life insurance companies is made to appear and to be as little like real life insurance as possible, and as much like a financial venture of personal profit to the "investor" as possible, that the operations of The Connecticut Mutual take on a peculiar interest to all whose families need the protection that pure life insurance alone can give.

For The Connecticut Mutual is not offering "Bonds" nor "investments" which can be made an actual investment to one man only by taking what two other men have lost on their "gamble." It seeks out the men whose families need life insurance; it offers them real life insurance, in its own name, on its own proper motive and basis; it does not expose itself and its business and the protection of its beneficiaries to complete destruction by policy contracts which permit all the reserves to be drawn out in cash, in any year, at the will of the policy-holders, like deposits in a bank; it holds and treats its funds in the only manner in which they can be held and treated for the proper protection of real life insurance contracts and with an eye single to the sure care of its beneficiaries whose certain protection is the only reason for the existence of a life insurance company.

Therefore, The Connecticut Mutual remains actually a mutual life insurance company. It selects its risks with great care, in a limited area where the conditions of life and health are well known; it seeks safety and fair returns on its investments; it keeps down its expense rate as low as possible; all in order to save as much as possible of the premiums

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received by it, to be returned each year to those from whom they were received, so that each man's insurance shall cost him as little as possible, and only what it has cost the company; and it seeks to deal in entire equity and the good faith of true mutuality with those who lapse or die, so that no one is plucked for the advantage of some one else.

In a word, it is doing and seeks to do business as a real mutual life insurance company, for life insurance purposes, knowing that never before was pure life insurance so much needed as now, and all the more because so much has its place been usurped by that which is not pure life insurance at all, and the funds for which can no longer be held with any certainty for any purpose of life insurance.

It is in this light—as a real mutual life insurance company—that its operations are to be viewed, and their results weighed.

The Experience of 1902

In general, the experience of the Company during the past year has been of that steady, even-going character which should characterize an old, thoroughly-grounded company, conservative in holding to the real purpose of life insurance and to all that best effectuates it, and yet progressive in that which will the better commend it to those who want it only for that purpose.

The New Business taken on in 1902 was somewhat more than that of the previous year.

The Old Business has persisted in the usual remarkable degree, so that the amount of business in force at the end of the year shows the same steady gain as for several years past.

The Mortality cost for the year 1902 was 22.7 per cent. less than that expected and provided for, effecting a saving of $545,256.

The Expenses of management for the year were less than for the year 1901.

Interest

For several years the abundance of money seeking conservative investments has caused a progressive decline in the rate of interest on good securities, and this Company has been somewhat affected thereby in common with all other financial institutions which derive their interest income from investments of a permanent character. Our interest income has, however, been satisfactory, considering existing conditions, and a considerable margin above reserve requirements has been saved.

Owing to the very low rate of interest obtaining early in the year and during 1901, the market value of our bond holdings was very high, even on a conservative view of the market. During the year the money market so radically changed, carrying the rates of interest so high, as to cause something of a decrease in market values, though very slight as a percentage on our large holdings, indicating their strong character. Such changes do not affect at all the income from them, and with a return of former conditions a return of former values is to be expected.

With the exception of two items of Texas municipal bonds, interest has been very closely collected on all securities.

The Real Estate Market in 1902 was not a very favorable one for selling, but the Company disposed of 89 pieces of foreclosed property, costing $821,893.46.

As our members are already aware, the Company has, during the last three years, been erecting a new office building, which is practically completed; it has also been making such changes in its old building as increase its capacity, add greatly to its convenience and attractiveness for tenants, and connect it with and adapt it to the new edifice. This work is near completion, and the whole seems likely to prove a judicious undertaking to a satisfactory result.

The Surplus at the end of the year stands at $6,379,992.43; by the legal standard it is over $9,000,000. It was reduced during the year by the temporary shrinkage in market values of bonds already referred to, by a balance of profit and loss of $57,257.98 on sales of real estate and various other minor items, and also by the fact that we returned surplus to our policy-holders on the same scale of dividend that we have maintained for twenty-two years.

From 1881, when our surplus was $3,351,155, we not only returned this high rate of dividend, increasing it somewhat in 1892, but added to the surplus each year until 1898, when it stood at $7,521,909. Since then it has been more or less drawn upon each year in order that the cash payments by our policy-holders need not be increased, and in order to tide over, as far as may prove practicable, the conditions which are still unfavorable to so large a saving of surplus as was possible for so many years.

The maintenance of the low cost to our members during unfavorable years was one of the purposes of that great accumulation, and our present scale will be maintained until it shall seem expedient to draw no further on the surplus fund.

Attention is called to the list of assets and liabilities published elsewhere.

We also ask careful consideration of the fol-

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lowing summary of our financial history of fifty-seven years:

1846—1902

Received:		
For premiums	$222,022,804.83	
For interest	92,190,169.19	
For rents	9,355,132.91	
Balance profit and loss	1,181,298.92	
Total receipts		$324,749,405.85
It has paid Death claims for	$113,808,831.91	
Endowments and annuities for	15,777,166.23	
For surrendered Policies	27,191,991.88	
For Dividends	63,694,558.67	
A total returned to policy-holders or their beneficiaries, being 99.30 per cent. of the entire premiums received	$220,472,548.69	
It has paid for Expenses	29,895,514.67	
Taxes	11,198,551.17	
Total expenditures		261,566,614.53
Balance net assets, January 1, 1903		$63,182,791.32
It has additional assets (see Statement)		2,461,845.39
Total assets		$65,644,636.71

Of the $222,022,804.83 which the Connecticut Mutual has received from its policy-holders, it has returned to them or paid to their beneficiaries $220,472,548.69, or 99.30 per cent. What it has so paid back and what it still holds as security for policy contracts, aggregates $286,117,185.40, or 128.87 per cent. of its receipts from policy-holders. This has been done at an expense ratio of only 9.21 per cent. of the total receipts.

This is a record of a Mutual Life Insurance Company doing actual Mutual Life Insurance, and it challenges comparison.

Respectfully submitted,

JACOB L. GREENE,
President.

Hartford, January 24, 1903.

57th Annual Statement

of the

CONNECTICUT MUTUAL
LIFE INSURANCE COMPANY

Of Hartford, Conn.

NET ASSETS, January 1, 1902,		$62,649,582.92
RECEIVED IN 1902.		
For Premiums,	$5,271,681.42	
For Interest and Rents,	2,889,893.08	
		8,161,574.50
		70,811,157.42
DISBURSED IN 1902.		
For claims by death, matured endowments, and annuities,	$5,377,328.44	
Surplus returned to policy-holders,	1,314,850.11	
Lapsed and Surrendered Policies,	500,549.71	
TOTAL TO POLICY-HOLDERS,	$6,192,728.26	
Commissions to Agents, Salaries, Medical Examiners' Fees, Printing, Advertising, Legal, Real Estate, all other Expenses,	983,856.97	
TAXES,	394,572.89	
Profit and Loss,	57,257.98	
		7,628,366.10
BALANCE NET ASSETS, Dec. 31, 1902,		$63,182,791.32
SCHEDULE OF ASSETS.		
Loans upon Real Estate, first lien,		$24,256,739.50
Loans upon Stocks and Bonds,		2,300.00
Premium Notes on Policies in force,		641,884.78
Cost of Real Estate owned by the Company,		11,932,836.80
Cost of Bonds,		24,937,291.94
Cost of Bank and Railroad Stocks,		803,454.00
Cash in Banks,		598,252.71
Bills receivable,		2,404.04
Agents' Debit Balances,		7,627.55
		$63,182,791.32
ADD		
Interest due and accrued,	$895,018.35	
Rents due and accrued,	11,558.38	
Market value of stocks and bonds over cost,	1,202,252.86	
Net uncollected and deferred premiums,	353,015.80	
	$2,461,845.39	
Less Bills Receivable and Agents' Debit Balances,	10,031.59	
		$2,451,813.80
ADMITTED ASSETS, December 31, 1902,		$65,634,605.12
LIABILITIES:		
Amount required to re-insure all outstanding Policies, net, Company's standard,	$57,576,391.00	
All other liabilities,	1,678,221.69	
		$59,254,612.69
SURPLUS (including contingent real estate depreciation mem. account, $420,540.57),		$6,379,992.43
Ratio of expenses of management to receipts in 1902,		12.05 per cent.
Policies in force Dec. 31, 1902, 69,752, insuring,		$165,858,225.00

JACOB L. GREENE, President.
JOHN M. TAYLOR, Vice-Prest.
HERBERT H. WHITE, Secretary.
DANIEL H. WELLS, Actuary.

THEODORE E. LANE, General Agent,
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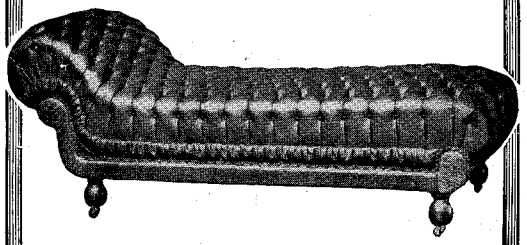

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By Henry van Dyke

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For 1903

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THE OUTLOOK COMPANY
287 Fourth Avenue, New York

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